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1935

CONTENTS

FOR PART II

REPORTS

LANDS AND FORESTS

MINES

INSPECTOR OF LEGAL OFFICES

SUPERINTENDENT OF INSURANCE

REPORT
OF THE
Minister of Lands and Forests
OF THE
PROVINCE OF ONTARIO

For the Year Ending 31st October

1933

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SESSIONAL PAPER No. 3, 1934



ONTARIO

TORONTO

Printed and Published by Herbert H. Ball, Printer to the King's Most Excellent Majesty

1934

TO HIS HONOUR,

The Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to your Honour, Report on the Operations of the Department of Lands and Forests for the fiscal year ending 31st October, 1933.

WILLIAM FINLAYSON,
Minister.

HONOURABLE WILLIAM FINLAYSON,
Minister of Lands and Forests.

We have the honour to submit herewith a Report on the Operations of the Department of Lands and Forests for the fiscal year ending 31st October, 1933.

W. C. CAIN,
Deputy Minister, Lands and Forests.

E. J. ZAVITZ,
Deputy Minister, Forestry.

L. V. RORKE, *Surveyor-General.*

CONTENTS

PART I

APPENDICES:

Page

No. 1. Department Inside Officers and Clerks	24
2. Department Outside Agents and Inspectors	28
3. Statement of Lands Sold and Leased, with Collections	31
4. Gross Revenue	32
5. Revenue Refunds	33
6. Receipts (Special Funds)	34
7. Disbursements	35
8. Timber Cut and Amounts Accruing re Dues, etc.....	36
9. Revenue from Woods and Forests.....	38
10. Acreage under License	38
11. Timber Areas disposed of	39
12. Locations, etc., under Free Grant Section, Public Lands Act.....	43
13. Lands Sold and Patented	47
14. Instruments Issued	58
15. Report of Records Branch	58

PART II

No. 16. Report of Surveyor-General	60
17. Statement of Crown Surveys in Progress	61
18. " " " Completed	62
19. " " Municipal Surveys Ordered	63
20. " " " Confirmed	63
21. Retracement part Interprovincial Boundary Ontario and Quebec.....	64
22. Traverse Southerly Portion James Bay and Parts Moose and Harricanaw Rivers	74
23. Survey Base and Meridian Lines, District of Cochrane.....	78
24. Re-establishment of Township Lines at their Intersection with C.P.R., Districts Algoma and Thunder Bay	79
25. Survey Township of Horden, District of Cochrane.....	81
26. " " North Boundary of Townships of Gould, Grasset, 175 and Boundary between 176 and 182, District of Algoma	83
27. " " South Part of Township of McKay, County of Renfrew.....	84

PART III

No. 28. Forestry Branch Report:	
(1) Forest Fire Protection	88
(2) Report of Director of Air Service	109
(3) Reforestation	125

Minister's Annual Report

For Year Ending October 31st. 1933

STAFF CHANGES

In January last, death removed an old and valued employee of the Department, in the person of J. W. Millar.

Mr. Millar was originally with the Department of Game and Fisheries, but was transferred years ago to the Department of Lands and Forests, subsequent to which he became Acting Superintendent of Algonquin Park, where he remained for a considerable time. When the late J. H. McDonald was appointed Superintendent of the Park, Mr. Millar was transferred to the Patents Branch at Head Office. He was superannuated June 1st, 1931, but retained in the Service till his death on January 27th, 1933.

At the end of the fiscal year Jas. I. Hart, was superannuated, due to ill health. Coming to the Department in 1923, he undertook liaison work between the Operator in the field and Head Office, with considerable success, and he will be missed by a large circle of friends and acquaintances in the official field.

To fill the vacancy caused by the demise of the late Jos. Milway, Frank E. Rowe was appointed Crown Timber Agent at Port Arthur on June 6th, 1933. Mr. Rowe has had long and varied experience in this field, and will no doubt do credit to the work.

Nine members of the staff were superannuated during the fiscal year. These, in the persons of A. E. Robillard, F. E. Blanchet, W. V. Cragg, H. B. Owen, A. H. Huckson, J. I. Hart, A. Moran, D. Valentine and Jas. McIntyre, represented a great many years of faithful service in the Surveys Branch, the Lands Branch, The Woods Branch and the Provincial Parks.

In the endeavour to meet, so far as possible, falling revenues, economies have been effected by a decrease in the numerical strength of the staff and temporary readjustment of duties, to take over those of employees who are for one reason and another no longer in the Service.

LAND TRANSACTIONS

Lands disposed of under the Public Lands Act may be Leased, Licensed, Sold or Located, and those granted under the Mining Act and otherwise alienated from the Crown are all subject to registration by the Department of Lands and Forests.

Having regard to the necessity of providing a regular and continuous ordinary revenue there has been a gradual development towards leasing or

licensing rather than selling Crown Lands, for such purposes as water-power harnessing, summer resort, hunting lodges, boathouse dock and elevator sites, milling plants, grazing rights for farms, tote roads, telephone and telegraph lines, market gardening, amusement parks, lumbering depots, booming grounds, trading posts, gasoline stations, aeroplane landing fields and a host of other serviceable purposes.

The land in each such case is leased or licensed on well-defined terms and conditions, these varying according to the locality involved, the value of the land in question and the purposes, whether private philanthropic or commercial, to which it is put. The tenure rarely exceeds a period of twenty-one years, the annual rental being payable in advance. From this source alone and the Provincial Land Tax last year the revenue derived was a half million dollars, and the entire pro rata cost in connection with the administration of the lands proper, which also includes the sale and location of lands for agricultural purposes, was less than forty per cent of this ordinary revenue. As time proceeds and a keener demand is made for choice sites for diversified uses the revenue in this respect will necessarily increase.

Appendix No. 3 indicates that throughout the year approximately ninety thousand acres were actually sold for different purposes, and thirty-two thousand acres leased, this being an increase over the preceding year.

The Crown Land Office at Wilno, for part of Renfrew County and the south part of Nipissing, was closed following the death of the Agent, Frank Blank, and the records and work in connection therewith were transferred to the head office in Toronto. Parry Sound, Mattawa, New Liskeard and North Bay Land offices were closed, the services of the agents discontinued, and the work consolidated with that of the Crown Timber Agent in each case. The office at Magnetawan for a portion of the District of Parry Sound was discontinued and the services taken over by the Central office. Certain other agencies, such as Espanola in the District of Sudbury, Stratton in Rainy River District and Hilton Beach on St. Joseph Island, are being maintained only on a fee basis, the salaries having been eliminated. Sturgeon Falls office, due to a lessening of the demands, was closed during the year, while the office at Pembroke was consolidated with that of the Park and Forestry Branch under F. A. MacDougall. The Kinmount office, which had been held as a convenience for a part of Peterborough and Haliburton section at a small expenditure, was discontinued and the limited services it rendered are being performed in Toronto.

Of the Eighteen Land Agents proper, five are also acting in the capacity of Homestead Inspectors or Crown Timber Agents, while four of our Crown Timber Agents are doing the work of Crown Land Agents as well, and two are in addition Mining Recorders acting under the authority of the Department of Mines.

All our Agents have realized the need of rigid economy and are co-operating to the fullest extent with headquarters to carry on under reduced votes and at the same time to render efficient service.

The revenue from Clergy, Grammar School, Common School and University lands amounted to but ten per cent of what it was three years ago. Receipts however from these sources, which are but important historic links in the past history of the Province, are steadily diminishing and in a few

short years will cease as arrears due on old sales are met and certain of the lands revert to the Crown. Practically all these old cases are within territory opened for sale in old Ontario prior to or about Confederation, and although repeated efforts have been made to get the present occupants or claimants to clean up titles and secure patents, a large number still remain indifferent, feeling, doubtless, that as long as they are shewing occupancy and paying taxes the Crown will not molest them. The Crown's protection lies in the land and improvements, if any, thereon, and consequently ejection for non-payment is not resorted to. During these troublous periods it is recognized that it is difficult to meet payments as and when due, and in consequence leniency is exercised in the case of deserving delinquents.

Free Grant locations during the year approximated the same activity as last year, some six hundred and two having acquired Free Grant holdings against thirty-two fewer last year, while the Crown resumed lots in the case of four hundred and forty-six locatees who for various reasons had failed to meet their requirements. Details of transactions in Free Grant territory may be seen in Appendix No. 12.

Slightly over nine hundred purchased land for agricultural purposes, each paying his minimum of one quarter cash. Due, however, to the stress of times and inability to get work in camps, and failure to even make any attempt at actually pioneering, some eleven hundred lots were cancelled. Of course in many instances applicants after having been allotted the lands did not enter into possession, and the close and continuous checking and inspecting by the outside staff resulted in such lots being resumed.

The ratio by Districts of Sales and Free Grants is as follows:

SALES		FREE GRANTS	
Algoma.....	11	Algoma.....	2
Cochrane.....	595	Kenora.....	56
Kenora.....	14	Nipissing.....	47
Nipissing.....	11	Sudbury.....	134
Sudbury.....	72	Parry Sound.....	34
Temiskaming.....	113	Thunder Bay.....	136
Thunder Bay.....	39	Muskoka.....	46
		Rainy River.....	110
Sundry.....	62	Sundry.....	37
	<hr/>		<hr/>
Total.....	917	Total.....	602

It will be noted that the most of the Sales were in the Clay Belt, and nearly Eighty Per Cent of the Free Grants in Northern Ontario. Reports from Homestead Inspectors and other officials indicate that an unusually large area has been cleared and stumped the last year or so by those who are remaining on the land in the hope of finally succeeding.

At best the lot of the pioneer is venturesome, and the uncertainty of the struggle for an existence in the case of an unsubsidized Settler is more accentuated during a depression that has so adversely affected the great lumber and forest products industry, upon which so many of the new landseekers naturally depend for seasonal employment to tide them over the early stages of hewing out and undertaking to maintain a home in the North land. With

an approach to better times and an improvement in the general opportunities that may be afforded the new comer there is a renewed hope.

Consideration has been given to the question of subsidizing the settler on an acreage basis according to the quantity annually cleared and improved, the idea being to encourage intensive work and assure production and continuity of occupancy. There is in operation in Quebec such a system and while it may be subject to certain abuses and have its weaknesses it nevertheless is worthy of additional thought, and it will therefore form the subject of study by our officials during the coming year.

The above land transactions are in addition to those obtaining in connection with Relief Land Settlement, where those selected and allocated lands are assisted under a tripartite agreement in which the Provincial and Dominion Government and Municipality participate.

RELIEF LAND SETTLEMENT

Activities under this heading have been dealt with in a separate report by the Relief Land Settlement Committee covering the years 1932 and 1933. This report incorporates an explanation of the purpose of the plan, many details as to its administration and more or less exhaustive information as to the problems surrounding the same. It indicates that during the past two years forty-six Municipalities have participated and that three hundred and eighty-three families have been allocated land in Northern Ontario, of which two hundred and thirty-two were taken up in the year 1932 and one hundred and fifty-one in the year 1933. Twenty-six of these returned before actually locating upon the land and twenty-six after locating, thus reducing the aggregate number by fifty-four and leaving upon the land at the end of the fiscal year three hundred and twenty-nine families, representing one thousand seven hundred and sixty-three souls.

Work is under way to extend the operations for the coming year, and such Municipalities as may be desirous of participating will be given an opportunity of doing so.

SUMMER RESORT LANDS

Activity in Summer Resort Lands continues. Inquiries continue to be received from many parts of the United States as well as from our own citizens, and it seems obvious that the great natural beauty of the lakes and rivers of Ontario make a direct appeal to visitors, who become a medium for dispensation of information relative thereto. The development of motor roads through formerly inaccessible sections has stimulated activity. The number of both commercial and private summer properties, steadily increases and a return of normal times will no doubt see a greater interest than ever in the unique Summer Resort possibilities, particularly of the Northern and North-Western parts of Ontario.

PROVINCIAL PARKS

ALGONQUIN PARK

The building activities in the Park during the year were limited to those absolutely necessary in order to house the material and equipment and provide accommodation for rangers. Only nine buildings were erected. Advantage was taken of relief labour in the neighbourhood, which assisted the Park staff materially in re-blazing several portions of the Park boundary which were becoming regrown. In addition to this eight and one-half miles of road were cut, seven trails repaired, and many portages changed to shorten and improve travelling facilities.

The following lakes were restocked with fingerlings and parent fish, consisting of speckled and lake trout to a total of 125,000:

LAKE	SPECIES	NO. OF FISH
Clark's Creek, Airy.....	Speckled.....	2,000
McCauley Lake, Sproule.....	Speckled.....	8,000
Brewder Lake, Sproule.....	Speckled.....	4,000
Costello Lake, Sproule.....	Speckled.....	6,000
Cache Lake, Canisbay.....	Lake Trout.....	20,000
Madawaska River, between Source and White Lakes.....	Speckled.....	8,000
Source Lake, Peck.....	Speckled.....	16,000
Buck and Doe Lakes, Hunter.....	Lake Trout.....	8,000
Brule Lake, Hunter.....	Lake Trout.....	2,000
Straight Shore Lake, Hunter.....	Lake Trout.....	1,000
Spectacle Lake, Guthrie.....	Speckled.....	10,000
Rainbow Lake, Deacon.....	Speckled.....	15,000
Hurdman Creek, Boyd.....	Speckled.....	25,000

It is interesting to record that fishermen from all other Provinces of Canada, and fourteen States of the Union, one as far South as Florida, took advantage of the fishing possibilities of the Park during the year to a total of 1015.

There is every evidence that a normal increase of game of all classes is occurring, except in the case of wolves. Moose, although not plentiful, have been reported on a number of occasions from different points. The intensive wolf snaring program, inaugurated in 1931 and continued ever since, has resulted in diminishing these animals. Compared with 128 wolves caught during 1931, and 63 during 1932, only 49 were snared during the last fiscal year.

During the year 17 persons were convicted for offences of trapping or hunting within the Park boundary.

The railway transportation was most unsatisfactory, but a motor road in the Southwest portion of the Park, which is now in the course of construction, will improve the situation considerably for this portion at least.

The telephone equipment has been improved by the establishment of switchboards at Algonquin Park and Whitney, and has proven of very great service to the patrons of the Park and the numerous tourist camps therein.

The result of an effort to cope with the mosquitoes and black flies, by treating the swamps and creeks in the immediate vicinity of Headquarters and Cache Lake, which has the largest number of cottages, has proven very satisfactory.

In co-operation with the Dominion Geological Department a map is being compiled which will contain information heretofore unobtainable, and will actually show the exact locations of all lakes and rivers, as well as portages, thereby correcting many errors in location which now exist. In addition to being most invaluable with regard to locating fires, this new and accurate map will be of great benefit to tourists and others, and it may include certain portions beyond the park giving their relative location.

The use of the aircraft operating in the Park has been amply justified if for no other reason than in transporting persons who were ill, and in some cases their doctors and nurses, to points where surgical attention could be obtained. Five emergency trips of mercy of this nature were made during the year. During the Winter the aeroplane was used in the detection of poachers in the Park, whose locations following heavy falls of snow could not otherwise have possibly been ascertained. The plane fully justified its function as a detector unit in fire patrol during the Summer. There was no fire damage to any extent during the year.

The wiles of the poacher are so varied as to be not only most interesting, but very dangerous to fur life in the Park. One ingenious method was frustrated by a Park Ranger where a poacher, to prevent his tracks crossing the Park boundary being detected, selected a place where the tree growth was very heavy, climbed a tree some distance away from the path travelled by the Ranger, and walking out on the long branches dropped down on the other side of the path into a heavy underbrush where his tracks in the snow would not ordinarily have been noticed. Dummy trap lines set for the purpose of keeping a ranger in one spot, waiting for a trapper to return, is another of the methods adopted by these experienced law breakers.

The construction of the motor road by Relief labour from Dwight to Park Headquarters, entering the Park at the Southwest corner paralleling the North branch of the Muskoka River for a considerable distance, will greatly improve transportation facilities in the most congested area of the Park. The construction of this road commenced on October 16th, 1933 and is being carried on as a Relief measure.

RONDEAU PARK

Interest in this Park, which is so readily reached from populous sections of the Province and the international border, is keenly manifested by those who realize the advantages of the outdoor and wild life atmosphere.

Notwithstanding adverse economic conditions, the traffic into and through the Park has been quite as active as last year, although the concession amusements were not so highly remunerative.

No new equipment was purchased during the year except replacements which were absolutely necessary. An additional parking area near the dock and pavilion was levelled off, gravelled and fenced with parking poles. A

much needed gravel sidewalk from the entrance to the Refectory was commenced along the West side of the road.

During the year five new cottages were erected, making a total of 275 now in the Park, and it is worthy of note that of all the cottagers less than two per cent are in arrears of rental.

The wild deer are so increasing that they are again becoming a menace to tree planting and general tree growth. Measures are being taken to provide an enclosure of one hundred acres to hold sufficient deer to provide entertainment for the public and research opportunities for those interested in the study of deer.

The Park is a veritable fairyland of bird colour and song in the early Spring and often in the Fall. Ornithologists make annual trips to the Park to study the habits of migratory birds, and it is not unusual for them to find species in this Park that are not found elsewhere in the Province or in the Dominion. The Park furnishes an example of a mixed timber type but seldom seen now in Old Ontario.

Several important projects other than the one of a deer enclosure are being considered towards improvements to the Park, such as combatting the serious erosion at the South end where the onrush of water has during the last few years wrought much havoc, cleaning up and removing dead and down timber, the building of new and repair of old roads, providing fire breaks and reconstructing in part the old dock and providing necessary fill-in for the convenience and protection of bathers. A complete rehabilitation of the present water supply system is also on the agenda. The water is subject to changes, and as a protection against possible ill-effects those using it have been notified to boil it.

The Welfare Organizations in the immediate vicinity of the Park were supplied with fuelwood for their charitable purposes to the extent of approximately 6,000 cords. In addition to this 43 M. feet, B.M. of down or dead logs were converted into lumber for Park purposes.

The automobile traffic has reached such proportions that a motorcycle officer is kept regularly on beat during the summer months, and independent reports indicate that a very healthy regard for law and order prevails.

Throughout the year there were 27 convictions for various offences, and of these only 6 were for breaches against the Park Regulations proper, the other covering a miscellaneous list.

QUETICO PARK

This extensive Park comprises over 2,000 square miles and is situate in the District of Rainy River extending from the international border, opposite the Minnesota State Park, to the Canadian National Railway. By reason of its location this great natural playground affords ready access to American tourists, who take advantage of its charms to spend the summer months within its confines. A number of American experts on wild life pursue their scientific studies in the Park and are making a valuable contribution to the data bearing upon the most modern methods of wild life conservation.

The rigid retrenchment policy due to the continued depression was followed in the administration of the Park, a reduced temporary staff and a realignment of duties resulting.

Certain repair work incidental to storms and natural growth on portages necessarily was deferred, although four new portages were completely cut out and five of the overgrown canoe routes cleaned up. The limited ranging staff, however, found it difficult to maintain a close check over such a wide area and were compelled to be ultra vigilant to prevent violations of the Park regulations.

As a rule when employment is scarce attempts at poaching increase, and yet the Park was reasonably free from such nuisance during the past year. A total of 25 wolves were trapped, while certain beaver skins were confiscated along with equipment consisting of traps, blankets and cooking utensils.

Each year a large number of pickerel spawn is taken from the waters of the Park by the Department of Game and Fisheries for distribution in other parts of the Province. During last season no less than twenty million were thus taken.

Non-residents to the number of 235 procured fishing licenses last summer, and it is predicted that with the upturn of good times in the United States larger excursions to the Park will follow.

This segregated and protected area provides an important nucleus or breeding ground for wild life, which freely trek beyond the borders of the Park and tend to augment the game supply in adjacent areas.

PROVINCIAL LAND TAX ACT

This Act has been in force for several years and was designed primarily to cover those holding lands in Unorganized territory who did not contribute anything to the Provincial revenue, although they directly benefitted from the general improvements made and different conveniences provided. Substantial areas such as railway land grants, veteran grants and other holdings now controlled by large operative Companies are assessible under the Act, and while tax collections have been slow during the last few years there is a revenue of around One Hundred and Twenty Thousand dollars annually assured. There are large numbers who are in arrears of payments, and as the Act makes provision for a declaration of forfeiture after a given time in the case of arrears, steps are now being taken to issue an ultimatum to all delinquents who, unless they make provision for paying arrears, may be faced with forfeiture, after which certain powers of redemption may be exercised. The Act operates only in unorganized areas but where a School Section is formed in such territory the individual under the Act is subject to only one-half of the regular rate.

In the event of those in arrears failing to meet their obligations the Crown stands to have returned a large and important number of lots that may be resold or disposed of by lease or otherwise to the advantage of the Province.

INSTRUMENTS RECORDED

The number of instruments, as may be noted in Appendix No. 14, totalled 1,355, of which 516 covered Mining, the balance Grants, Licenses of Occupation, Leases, etc. under the Public Lands Act and Water Power Regulations.

COMMUNICATIONS

Some 56,885 communications were received and handled by the various branches, excluding those directly pertaining to the Minister's office, Land Tax Branch, Relief Land Settlement and the Forestry Branch, which was over 4,000 beyond the previous year.

Outgoing communications exceeded those of the year 1932 by nearly 7,000.

During a troublous period such as the world has experienced the last few years those who have business with the Crown in the natural resources find it increasingly difficult to meet obligations and naturally seek extensions of time, resulting in a spread of actions rather than in a single one such as obtains in normal times. Others, anxious to improve their lot, survey the field of possibilities and approach the Department with all forms of propositions to assuage their own troubles and bring about an assured millenium.

The correspondence handled, and the memoranda and various documents resulting therefrom, are a reflection of the detailed work involved in handling land and timber matters with their co-related interests and rather than showing a diminution are evidencing an increase without, unfortunately, any corresponding increase in the aggregate revenue.

TIMBER ADMINISTRATION

To properly reflect the relative positions of the Department and the Bush Operators or Licensees would normally involve reciting extensive facts and figures as to the varying influences affecting the situation to-day. A reference to some of these, however, will indicate something of the difficulties of the Operator and the more or less alarming reduction in Departmental revenue from forest resources.

The general decline in building trades, the tightening up of the money markets, the American tariff on finished lumber, are important factors in the distressing conditions of the lumber industry. The uncertainty of the last few years prompted most of the large Operators and many of the smaller ones to discontinue, in whole or in part, their bush operations and to rely upon their yard entries for future calls. The Retailers in turn, disturbed by the indifferent markets and doubtful fluctuations, hesitated to rehabilitate their stocks, placing upon the wholesaler or original producer the responsibility of filling small sized and detailed graded orders. In most cases the annual overhead charges covering Insurance, interest calls and other necessary demands, have inevitably been assumed by the Operator, which in normal times would be covered by a spread amongst dealers and tradesmen in lumber products.

Where Companies of long and well established connections have been compelled, only after determined efforts, to close their concerns, they are faced with a serious double handicap of disintegrating their skeleton working organization or their permanent nuclei developed and brought up to a state of efficiency during a long course of operations and also of losing their business

contacts, the continuation and permanency of which are so vital to stability of trade.

The reduced cutting operations and the general stagnation in the lumber industry are obviously reflected in the revenue figures for the last five years, which are as follows:—(See Appendix No. 4 of Minister's report for each of the years mentioned):

1929.....	\$4,326,344.99
1930.....	2,685,527.66
1931.....	3,041,127.42
1932.....	2,105,507.85
1933.....	1,309,584.23

These figures include returns from the sale of timber, comprising Bonus and Dues, Ground Rent, Fire Protection Charges, Transfer and Mill License Fees.

It will be seen that from these sources the revenue the past year is just thirty per cent of what it was four years ago at the end of the fiscal year, 1929, about the time the financial debacle struck the world.

Certain concessions of a minor character as an assistance to the industry were granted to operators. For instance, during the season of 1930-31 they were permitted to spread their payments to the Crown over a period of one year, under an installment plan, without the usual interest charge of six per cent.

The following year a reduction of sixty per cent of the Crown dues was made applicable to all timber taken out in the log and scaled on a board measure basis and used for the manufacture of lumber or ties, while during the past year, ending 31st October, 1933, Crown dues to the extent of one hundred per cent were abated, the abatements in each case to be subject to certain reasonable requirements being met.

For the coming operating season for those who undertake logging operations there is applicable a reduction of eighty per cent of the Crown dues, where a bonus obtains, and fifty per cent where only simple dues are payable. In addition to this concession, pulpwood operators for Spruce are eligible for a reduction of forty cents a cord.

In pursuance of a policy of co-operation with operators, a meeting was called of the Timber Licensees and those directly interested in the Forest Products Industry, in September of this year when consideration was given in a general way to the condition of the industry and in a particular way to the lumber branch thereof. Prior to the conference, a questionnaire was submitted to the trade with a view to getting a survey of their possibilities and whatever contribution they might make towards suggestions of improvement in the business and a revival of the various incidental trades. The meeting was held in the Parliament Buildings on September 7th, under the chairmanship of the Minister of Lands and Forests and continued all day.

Restriction of operations to eliminate overproduction during a depressed state, providing markets, a revision of contract bonus prices that are economically impossible and a reasonable reduction in Crown dues, were some of the major matters treated, while pine operators expressed the view that a

drastic reduction in rates payable under certain contracts was essential to restoration even with any assurance of an improved general outlook.

Because of the heavily involved contractual obligations in relation to high priced timber sold by the Crown, the prices in connection with which were bid under public competition, extreme hesitancy must necessarily be taken prior to any modifications in contracts.

An impartial tribunal to investigate allegedly impossible rates and to recommend, where necessary, such revision, was put forward for future consideration of the Government.

The Pulp and Tie dealers were also represented and met the Minister for a discussion of certain of their problems.

It was following this get-together gathering that for the ensuing operating year the reductions in Crown dues, as above mentioned, were determined.

FUTURE OPERATIONS

In last year's report a reference was made to the Imperial Conference held at Ottawa in 1932, and it was pointed out that based upon action taken there it was hoped that time would effect a trade agreement between Russia and Great Britain that would prove beneficial to the Canadian lumber trade. After protracted negotiations the Russian quota of importations into the Old Land have been somewhat restricted, and a more hopeful outlook obtains. Already as a result of the Conference and extended publicity the Maritime Provinces of Canada have very advantageously benefitted, their geographical position in relation to waterway shipments being in their favour, Eastern Spruce and Western Fir being the types of timber chiefly concerned. Ontario joined with certain other Provinces last year in sending to the Old Country a representative of the lumber industry, William E. Golding of New Brunswick, to watch this country's interests in the negotiations for more favoured trade relations. A representative of the hardwood industry, in the person of K. G. Fensom from Ontario, also did educational work in England with effective results. Important hardwood shipments from Ontario in Birch and Maple have been recently ordered, these superior types now being sought by Old Country users. For interior trimming, flooring and automotive framing Ontario hardwood is finding its true place, and it is confidently predicted that a decided momentum to the hardwood trade in Ontario will follow further and more extensive campaign work in the Old Country, and possibly also on the Continent.

Even the White Pine operators in Ontario are not without hope that with certain concessions they may be able to supplant a portion of the British markets now controlled by Northern Europe.

Evidence is not wanting that an interest is being shown in our types of timber such as Jack Pine and Poplar, and it is possible that a try-out shipment of each type will find its way across the water next year.

With the American markets, which are our natural outlet for much of our White Pine, narrowed through tariff impositions, other fields must be traversed and inter-Empire trade agreements and co-operative efforts strongly supported.

Educational efforts to solicit trade for our products in the Old Land and to combat misrepresentations that have been made against our woods will be continued, it is hoped, to the end that a new and important trade avenue will be created.

What effect British preference in tariffs will have on Canadian markets remains to be seen. Ontario's exports to the United States have suffered, but the exclusion of Canadian lumber from American markets may well have a boomerang effect, by virtue of tariff adjustments against United States products by other British Dominions, and in the ultimate become of great value to Canadian exporters in consequence.

Increased use of Canadian timber in Great Britain under the Ottawa Agreement is bound to come. No doubt a swing from foreign sources of supply will come, but it is too much to expect it to become evident overnight.

Less than 15% of Great Britain's timber needs are homegrown, and it is surely to be hoped that the Ottawa Conference will eventually prove to have been a boon to our timber trade.

One hundred-and-seven years ago this Department, dealing with timber in this Province, made its first sale. In the interim Ontario timber has enjoyed much activity on the British market. It has also suffered adversity through changing conditions, and the Ontario industry has suffered severely in the last three or four years.

Tariff adjustment, however, may well increase United States consumption of Ontario timber; adaptation of British needs and methods to Ontario sizes and quality may accomplish the same result.

In addition to this the domestic market has only one way to go. The development of our Province can only continue, and its development definitely involves the use of our own products. That development has been retarded, it is true, but the restoration of normal business conditions cannot fail to stimulate the Ontario forest products industries, which in turn will contribute their share to employment and their own market, with obvious results.

The pulpwood industry during the last six months has shown an improved tone, and plans now being projected by some of the leading companies tend quite clearly to a substantial increase in the cut on Crown areas, with a corresponding purchase from settlers.

QUANTITIES CUT

Appendix No. 8 details the types and quantities of timber cut during the year. Red and White Pine accounted for only 13,245,846 ft. B.M., which was less than half of that cut in 1932, the lowest production in many years. Jack Pine was operated in the log to the extent of nearly Eight Million Feet B.M. only, as against over Thirty Million Feet B.M. for the previous year. Between Fourteen and Fifteen Million feet of other lumber, including mostly hardwood, was covered by operations.

These figures cover the material take for boom purposes.

Pulpwood operations were conducted on Crown areas in about the same proportion as last year, 181,929 cords having been returned as against 176,726 cords for the season of 1931-32.

Ties showed an increase in the number of pieces from 609,528 in 1931-32 to 1,116,772 in 1933.

TIMBER SALES AND LICENSES

There were 21 timber sales made during the fiscal year, with 109 sq. miles involved. In 14 cases one tender only, was received, and in no case did the bidders exceed 3 in number. 7 were mixed operations, 11 were logging propositions, 1 was for ties and poles and two were for pulpwood. In 12 cases only, did the bid exceed the upset price set by the Department and in the other cases, only modest bonuses were bid. The highest price for white pine was \$10.50 per M. ft. B.M. This is an increase of but six sales over and above the previous year. These sales were to provide in the main small firms a chance of securing certain supplies to meet local mining needs, tie contracts and small orders. The largest sale, that in the Mississauga Reserve was to take care of an old established firm that, due to the pressure of financial demands found it necessary to re-finance, and before additional investment was furnished a guarantee of future raw material was essential.

At the close of the Season, there were 649 timber licenses in force which covered an area of 9,785½ sq. mil.

Pulp Concessions covered an area of 54,408½ sq. mil.

Details of the cut of all species appear on Appendix 8.

It will be noted that quantities for all species but pulpwood are very much reduced, as compared with the previous year.

Gradual liquidation of mill yard stocks however, and the anticipated upswing in general business conditions are bound to restore the situation, if but slowly.

UTILIZATION OF ONTARIO WOOD

With a view to practical assistance and benefit to the interests involved, an intensive study of utilization possibilities of wood and timber grown in and common to Ontario, by the Minister's direction, has been undertaken by Mr. J. F. Sharpe, who is in charge of the Provincial Forests.

The co-operation of the Ontario Research Foundation and manufacturers alike will be sought, and in due course it is expected that the results will be of considerable importance to all concerned and prove to be another valuable step in the process of obtaining the greatest possible returns to all concerned.

If the world does not yet subscribe to the idea that business as a whole has passed its great crisis and is definitely on the mend, it may fairly be claimed from a purely local point of view here, there and elsewhere, that such is the case. Money rates have become more stable. During the past year in Great Britain and Canada wide fluctuations in price have been far from frequent, and some of them have shown steady, consistent increases. Canada's export

position has been improved, and her exports of Canadian products as compared to 1932 indicate a substantial increase. The number of business failures decreased, and preliminary reports would appear to indicate better times for 1934.

SURVEYS, WATER POWERS, ENGINEERING, MAPS, ETC.

No Crown Land Surveys were carried out during the year, excepting some miscellaneous work in cases where it was urgently required. The total expenditure for such, during the past year was—\$53,000, and of this, \$47,086.50 was paid for the completion of work contracted for during the preceding year.

Five Water Power Leases were granted during the year, namely:—

No. 55—At High Falls on the Madawaska River, Township of Blithfield, County of Renfrew.

No. 56—Burnt and Ragged Chutes, on the Wanapitei River, Township of Secord, District of Sudbury.

No. 57—High Falls on the south branch of the Muskoka River, Township of Draper, District of Muskoka.

No. 58—Ragged Rapids on the Severn River, Townships of Matchedash and Wood, County of Simcoe.

No. 59—Little Long Rapids and Devil's Rapids, on the Mattagami River, Township of Harmon, District of Cochrane.
(all of these being renewals of former leases).

The revenue under Water Power Leases was—\$307,849.25, being an increase of—\$76,194.25 over last year.

Three plans of Townsite Subdivisions were filed and approved under the Townsites Act—one in the Township of Teck, District of Timiskaming, near Kiddland Lake: one in the Township of Lebel, District of Timiskaming and one in the Township of Swayze, District of Sudbury.

Maps of the Province and Districts have been revised and published, where required, together with a new electoral map of the Province.

FOREST FIRE PROTECTION

Legislation was passed clarifying the situation with respect to Municipal responsibility in fighting Forest Fires.

The details appear in Appendix 28.

Due to reduced appropriations certain staff adjustments and reductions were made with the result that the personnel numbered 20% less than in 1932.

The season was more favourable for fire protection work due to the effect of rain in some sections making the season shorter with the result that the area burned was reduced from 679,021 acres in 1932 to 349,958 acres in 1933.

There were in all 1919 fires 91% of which were less than 100 acres in area. Lightning and campers caused 50% of the total.

Classified details may be found in Part III of this report.

A statement of the equipment in use also appears.

A detailed report on the Provincial Air Service and its history also appears.

REFORESTATION

In the spring of 1933, 4,437,500 trees were lifted for distribution at St. Williams of which number 3,439,000 were conifers.

Considerable planting was done at Camp Borden and Petawawa with Federal assistance as a relief measure.

The usual activities were carried on at a reduced scale at Midhurst, St. Williams and Orono due to necessary curtailment of expenditure.

Details will be found on pages 122 to 137 of this report.

REVENUE

The total collections of the whole Department amounted to only \$1,898,-447.44, of which \$275,355.95 was for fire protection taxes, which are transferred and credited against Expenditures under Fire Ranging, thus showing a book revenue of only \$1,623,091.49, as indicated in Appendix No. 4.

This is an extremely low level, and is accounted for by the restricted cutting of timber and the causes hereinbefore set out. Collections from the sale and lease of lands for water powers and all other purposes amounted to \$429,370.05, which was slightly higher than last year. Taxes under the Provincial Land Tax Act were approximately the same as last year, the sum of \$119,135 having been received as against \$119,728.08 for 1932. Provincial Park revenues from rental of sites, fishing licenses and concessions dropped some Five Thousand Dollars, and these are not likely to return to their former figures until a general improvement throughout the country approaching normalcy returns.

Detailed figures apart from those included in Appendix No. 4 may be found in the Public Accounts.

EXPENDITURES

The Departmental expenditure does not so drastically fluctuate as the revenue, to which reference was made in the paragraph on timber administration. Fixed charges and the uncertainty of forest fires make it difficult to approach in anything like proportion the falling off of revenue, notwithstanding the strictest form of retrenchment.

The aggregate expenditures of the Department during the last five years are as follows:

(See Appendix No. 7 of Minister's Report for each year).

1929.....	\$3,405,615.46
1930.....	3,834,684.37
1931.....	3,237,319.29
1932.....	2,424,452.75
1933.....	1,935,639.29

The reduction during the last year operated largely in Fire Ranging, Reforestation, Forest Ranging and measurement of timber and Agents' salaries, the first two Services accounting for some Four Hundred Thousand Dollars less than last year, and the last two for over Fifty Thousand Dollars. Curtailment in fire protection and reforestation activities, reduced timber cutting, and elimination of certain outside office services, and their consolidation with other branches, assist in such reduction. An item of approximately One Hundred Thousand Dollars for Relief Land Settlement, or Back-to-the-Land Movement, is in excess of last year by Nine Thousand Dollars, there being less than Nine Thousand Dollars charged against this Service during 1932, as it became operative towards the end of that fiscal year. It is not anticipated that any increased expenditures for the coming year in the various services will occur, except possibly in the case of Forest Ranging, due to a somewhat enlarged output of pulpwood over last year, and the Back-to-the-Land Movement, which will provide for further activities and care for those settlers already participating in the Plan. Of course it is difficult to prognosticate with any degree of accuracy on the weather, which so largely influences the fire hazard, and should emergent bush conflagrations occur additional demands upon the Fire Ranging vote will inevitably follow.

APPENDICES

PART 1

Woods and Forests Branch.	Anderson, A. M.	Clerk Typist, Group 1	1930, May 15	975 00
	Nicol, G. L.	Clerk Stenographer, Group 1	1930, Feb. 5	975 00
	Hayes, H.	" " " 1	1931, Feb. 11	975 00
	Adams, M. N.	" " " 2	1930, Feb. 5	825 00
	Budd, F.	Office Boy	1927, Nov. 4	675 00
	Houser, J.	Chief Clerk	1905, July 17	3,450 00
	Gillard, H. D.	Head Clerk, Group 2	1897, Dec. 6	2,700 00
	O'Neil, A. H.	Principal Clerk	1906, July 19	2,300 00
	Meeking, S. D.	" " "	1910, Feb. 8	2,200 00
	Teller, E. H.	Senior Clerk	1915, Sept. 27	2,000 00
	Lee, J. T.	" " "	1917, June 25	2,000 00
	McCord, W. A.	Clerk, Group 1	1926, May 26	1,600 00
	Mulholland, S.	" " " 1	1918, May 6	1,600 00
	Quigley, E. F.	" " " 1	1921, May 4	1,500 00
	Judd, Wm.	" " " 2	1928, Apr. 24	1,125 00
	Armer, E. C.	Senior Clerk Stenographer	1909, Aug. 6	1,500 00
	Ferguson, J.	" " "	1919, Aug. 4	1,500 00
	Bryce, J. J.	" " " "	1922, July 24	1,500 00
	Stewart, F. E.	" " " "	1927, July 25	1,300 00
	Foster, B. P.	Filing Clerk, Group 1	1930, July 2	900 00
Accounts Branch.	Lount, H. M.	Accountant, Group 2	1903, Oct. 1	3,000 00
	Clarke, C. J.	Head Clerk, Group 2	1905, Aug. 9	2,550 00
	Burritt, W. A.	Senior Clerk	1907, Sept. 24	2,000 00
	MacLean, A.	" " "	1926, Feb. 8	2,000 00
	Warren, J. F.	Clerk, Group 1	1922, June 5	1,600 00
	Bowland, C.	" " " 1	1908, July 9	1,600 00
	Donald, L. G.	" " " 1	1924, June 2	1,600 00
	Bryson, J.	" " " 1	1927, Jan. 4	1,600 00
	Whyte, M. A.	" " " 1	1921, June 1	1,500 00
	Stuart, D. E.	Office Appliance Operator, Group 2	1929, Jan. 5	1,125 00
Files Branch.	Langevin, M. C.	Cheque Writer, Group 2	1928, Jan. 4	1,050 00
	Armitage, M. C.	Clerk Stenographer, Group 2	1927, Oct. 18	975 00
	Samuels, F.	Senior Clerk	1903, Dec. 5	2,000 00
	Hills, E.	Clerk, Group 1	1912, July 2	1,600 00
	Black, R. N.	" " " 1	1915, Dec. 13	1,600 00
	Harris, Geo.	" " " 1	1925, Jan. 14	1,600 00
	Kelly, J. P.	Vault Caretaker	1927, Apr. 19	1,400 00
	Meredith, T. A.	Senior Clerk Messenger	1929, Mar. 29	1,200 00
	Gray, G. E.	Clerk, Group 2	1931, June 4	975 00

Appendix No. 1—Continued

Return of Officers and Clerks of the Department of Lands and Forests for the year ending October 31st, 1933.

Branch	Name	Designation	When Appointed	Salary per Annum	Remarks
Provincial Land Tax Office.	Ryan, L. M.	Land Tax Collector	1925, July 1	2,500 00	
	Hinton, G. J.	Senior Clerk	1925, May 4	1,700 00	
	Craddock, M. M.	Clerk, Group 2	1927, Mar. 7	1,125 00	
	Deacon, C. H.	" 2	1927, Sept. 29	1,050 00	
	Stephens, F. E.	" 2	1926, May 27	1,050 00	
	Riches, E. P.	Clerk Stenographer, Group 1	1925, Aug. 10	1,125 00	
	Lyons, H. M.	" " 1	1926, May 31	1,125 00	
	Madill, S.	" " 1	1927, July 14	1,050 00	
	Lomas, M. E.	Clerk Typist, Group 2	1927, Oct. 18	900 00	
	Zavitz, E. J.	Deputy Minister	1905, May 1	5,700 00	
	Mills, C. R.	Assistant Provincial Forester	1921, Mar. 28	4,000 00	
	Richardson, A. H.	Forester	1921, June 15	3,300 00	
	Johnston, R. N.	"	1915, Aug. 15	3,300 00	
	Sharpe, J. F.	"	1922, May 15	3,300 00	
	Westland, C. E.	Assistant Forester, Group 1	1923, May 16	2,400 00	
	Bayly, G.	" " 1	1924, Mar. 1	2,400 00	
Forestry Branch.	Simmons, J. F. L.	" " 2	1928, Mar. 19	2,100 00	
	Haddow, W. R.	Forest Pathologist	1931, June 16	2,700 00	
	Bishop, J. M.	Draughtsman, Group 1	1924, Nov. 1	2,000 00	
	Rogers, N. L.	Principal Clerk	1911, Aug. 1	2,100 00	
	Harris, G. W.	Senior Clerk	1906, Sept. 1	2,000 00	
	Cooper, E. W.	"	1921, Jan. 6	1,800 00	
	Rowland, M. C.	Senior Clerk Stenographer	1912, May 1	1,500 00	
	Bald, J.	" " "	1913, June 12	1,500 00	
	McKyes, A. S.	" " "	1921, May 9	1,400 00	
	Cuthbertson, F. A.	Clerk Stenographer, Group 1	1926, Nov. 9	1,125 00	
	Overend, M. E.	" " 1	1928, Feb. 10	1,050 00	
	DeNure, K. H.	" " 2	1928, Sept. 1	975 00	
	Rorke, L. V.	Surveyor General	1909, May 1	5,400 00	Retired November 26, 1932
	Morris, J. L.	Inspector of Surveys	1928, Mar. 1	3,650 00	Re-engaged at \$304.16 per month.
	Burwash, N. A.	Assistant Inspector of Surveys	1917, Apr. 26	2,550 00	
	Heath, W. H.	Geographer	1923, Nov. 28	2,850 00	

Surveys Branch	Weaver, Wm. F.	Surveyor and Senior Draughtsman	1930, Mar. 25	2,400 00	Superannuated May 15th, 1933.
	Barnard, W. A. C.	Senior Map Draughtsman, Group 1	1928, Jan. 1	2,400 00	
	Barr, F. L.	Senior Draughtsman, Group 2	1923, Oct. 31	2,400 00	
	Jarvis, E. M.	Senior Clerk	1897, Apr. 25	2,000 00	
	Treeby, H.	Map Draughtsman	1897, May 8	2,000 00	
	Blanchet, F. E.	"	1906, May 15	2,000 00	
	Wilson, A.	Draughtsman, Group 3	1929, Apr. 15	1,050 00	
	Vance, V.	Clerk, Group 2	1924, Sept. 10	1,050 00	
	Pugh, M. B.	Filing Clerk, Group 1	1929, Aug. 15	975 00	
	Stork, G. E. M.	Clerk Stenographer, Group 1	1927, July 28	1,200 00	
	Haskett, M. C.	"	1928, Sept. 5	900 00	

Appendix No. 2

List of Agents for the year ending October 31st, 1933

Name	Post Office Address	District or County	Date of Appointment	Salary per Annum	Remarks
<i>Lands Agents</i>					
Alexander, J. A.....	Fort Frances.....	Part Rainy River District.....	1921, May 26	.....	For salary see Crown Timber Agents and Mining Records.
Arthurs, E.....	Espanola Mills.....	" District of Sudbury.....	1915, June 1	\$600 00	Salary discontinued Mar. 1st 1933. On fee basis only.
Blank, F.....	Wilho.....	Part of Renfrew County and South part of Nipissing District.....	1921, Apr. 1	600 00	Died on July 1st, 1933.
Both, C.....	Denbigh.....	Part of Frontenac, Lennox and Addington	1905, Oct. 20	300 00	Retained (on fee basis only) from Mar. 1st, 1933.
Cameron, Wm.....	Stratton Station.....	Part District of Rainy River.....	1911, May 8	500 00	Services discontinued Mar. 31st, 1933. Consolidated.
Campbell, I. M.....	Parry Sound.....	" " " Parry Sound.....	1914, Nov. 15	650 00	Services discontinued Mar. 1st, 1933. Consolidated.
Clark, John.....	Englehart.....	" " " Temiskaming.....	1929, Mar. 14	900 00	Services discontinued Mar. 1st, 1933. Consolidated.
Fink, J. Arthur.....	Mattawa.....	" " " Nipissing.....	1925, Mar. 18	500 00	Services discontinued Mar. 1st, 1933.
Freeborn, J. S.....	Magnetawan.....	" " " Parry Sound.....	1905, Nov. 10	500 00	For salary see Homestead Inspectors.
Fuller, David.....	Bancroft.....	" Hastings County.....	1926, Mar. 20	500 00	
Gerhart, Wm. G.....	Bracebridge.....	Muskoka District.....	1924, Oct. 14	.....
Gibson, J. E.....	Dryden.....	Part District of Kenora.....	1914, Dec. 5	1,400 00	
Grigg, Albert.....	Bruce Mines.....	" " " Algoma.....	1925, Sept. 1	1,000 00	
Hough, J. A.....	Matheson.....	" " " Cochrane.....	1926, Apr. 20	1,400 00	
Lowe, John S.....	Massey.....	" " " Sudbury.....	1932, Feb. 10	600 00	
McGrea, J. R.....	New Liskeard.....	" " " Temiskaming.....	1924, Nov. 15	1,400 00	Services discontinued Apr. 1st, 1933. Consolidated.
MacLenna, J. K.....	Sudbury.....	" " " Sudbury.....	1905, July 3	700 00	
MacPhie, W. F.....	North Bay.....	" " " Nipissing and Parry Sound.....	1929, Oct. 1	1,125 00	Services discontinued June 1st, 1933. Consolidated.
Millichamp, Thos.....	Markstay.....	Part District of Nipissing and Sudbury.....	1928, Nov. 1	700 00	
Marchildon, J. P.....	Sturgeon Falls.....	" " " Nipissing and part Sudbury.....	1923, Apr. 27	1 60 per diem	Services discontinued on March 1st, 1933.

<i>Lands Agents—Continued</i>					
Smith, J. D. C.	Kenora	Part District of Kenora	1921, May 9	.....	For salary see Crown Timber Agents and Mining Records.
Sheppard, H. E.	Kapuskasing	" " Cochrane	1909, Feb. 13	.....	For salary see Homestead Inspectors.
Trainor, W. J.	Hilton Beach	St. Joseph Island	1925, Sept. 12	\$300 00	Retained on fee basis only from March 1st, 1933.
Watt, F.	Pembroke	Part Renfrew County	1923, Sept. 11	300 00	Services discontinued Mar. 1st, 1933. Consolidated.
Wilson, A. N.	Kinnmount	Part County of Peterborough and Haliburton	1915, May 6	175 00	Services discontinued on March 1st, 1933.
Wilson, S. H.	Port Arthur	Part District of Thunder Bay	1921, Nov. 26	1,400 00	
Easton, H. J.	Hornepayne	Certain lots in the Township of Wicksteed.	1932, May 23	100 00	
<i>Homestead Inspectors</i>					
Barr, J. C.	Fort Frances	District of Rainy River	1906, Dec. 1	1,900 00	
Bastien, J. A.	Chelmsford	West part of Sudbury District	1913, May 12	1,400 00	
Cragg, W. V.	New Liskeard	South part of Temiskaming District	1913, Apr. 1	1,900 00	Superannuated as from May 16th, 1933.
Gerhart, Wm. G.	Bracebridge	Muskoka District	1924, Oct. 14	1,400 00	
Grigg, Albert	Bruce Mines	Part District of Algoma	1925, Sept. 1	.....	For salary see Crown Lands Agents.
Hough, Wm.	Englehart	Centre part of Temiskaming District	1926, Jan. 18	1,400 00	
Owens, H. B.	Cache Bay	East part Sudbury and West part Nipissing Districts	1918, July 1	1,400 00	Superannuated as from Feb. 3rd, 1933.
Sheppard, H. E.	Kapuskasing	Part District of Cochrane	1909, Feb. 13	1,900 00	Also Crown Lands Agent.
Smith, D.	Cochrane	" " "	1912, Apr. 24	1,900 00	
Torrie, L.	Kakabeka Falls	Thunder Bay District	1931, July 1	1,200 00	
Tilson, Joseph	Burks' Falls	District of Parry Sound	1931, Dec. 4	5 00	per day when required.
Van Horn, L. E.	Monteith	Part Cochrane District	1920, Jan. 27	1,900 00	
Wigle, R. G.	Dryden	Kenora District	1914, June 1	1,900 00	
<i>Timber Agents</i>					
Alexander, J. A.	Fort Frances	Fort Frances District	1921, May 26	2,500 00	Also Crown Lands Agent and Mining Recorder.
Duval, C. A.	Timmins	Part of the District of Cochrane	1925, May 1	2,500 00	
Fletcher, N. B.	Parry Sound	" Parry Sound and Muskoka Districts	1923, Dec. 1	2,000 00	
Hawkins, S. J.	Toronto	Relieving Crown Timber Agent	1905, Aug. 16	2,500 00	

Appendix No. 2—Continued

List of Agents for the year ending October 31st, 1933

Name	Post Office Address	District or County	Date of Appointment	Salary per Annum	Remarks
Huckson, A. H.	Sault Ste. Marie	Part District of Algoma	1914, Apr. 1	\$2,500 00	Superannuated Feb. 12, 1933. Retained at \$1,250.00 to Aug. 12th, 1933.
McDougall, J. T.	North Bay	Nipissing and part Sudbury Districts	1908, July 1	2,500 00	
MacDonald, S. C.	New Liskeard	Part District of Temiskaming	1907, Jan. 1	2,500 00	
McCaw, J. G.	Sudbury	" " Sudbury	1909, Oct. 1	2,500 00	
Smith, J. D. C.	Kenora	Kenora District	1921, May 9	2,500 00	Also Acting Crown Lands Agent and Mining Recorder.
Stevenson, A.	Peterborough	Belleville District	1905, Oct. 4	2,000 00	
Vincent, H. T.	Cochrane	Part of the District of Cochrane	1917, Nov. 1	2,200 00	
Whelan, P. J.	Renfrew	Renfrew Agency	1908, Feb. 4	2,500 00	
Rowe, F. E.	Port Arthur	Part Thunder Bay District	1933, June 15	2,300 00	
Hartt, J. I.	Orillia	Inspector of Crown Timber Agencies and Supervisor of Operations in connection with Timber Administration	1923, Sept. 5	4,600 00	Superannuated as from Nov. 1st, 1933.

Appendix No. 3

Statement of Lands Sold and Leased. Amount of Sales and Leases, and Amount of Collections for the year ending October 31st, 1933.

Service	Acres sold and Leased	Amount of Sales and Leases	Collections on all Sales, Leases, Land Taxes, etc.
<i>Lands Sold:</i>		\$ c.	\$ c.
Agricultural, Townsites etc.....	78,824.525	106,199.77	67,984.31
Clergy Lands			288.74
Common School Lands.....	100.	34.56	968.58
University Lands.....	570.255	285.13	165.65
Grammar School Lands			30.00
<i>Lands Leased:</i>			
Crown	32,372.69	12,942.87	374,382.39
<i>Provincial Land Tax</i>			119,135.06
	111,867.47	119,462.33	562,954.73

Appendix No. 4

Statement of the Revenue of the Department of Lands and Forests for the year ending October 31st, 1933.

Service	\$ c.	\$ c.	\$ c.
LANDS COLLECTIONS			
<i>Crown Sales:</i>			
Agricultural	53,451 33		
Townsites	14,532 98		
		67,984 31	
Clergy Lands		288 74	
Common School Lands		968 58	
University Lands		165 65	
Grammar School Lands		30 00	
			69,437 28
<i>Rent (Not including Parks):</i>			
Crown Leases and Licenses of Occupation		352,814 60	
Bruce Beach		1,783 12	
Jordan Harbour		519 42	
Temagami Islands		4,815 63	
			359,932 77
<i>Provincial Land Tax</i>			119,135 06
<i>Woods and Forests:</i>			
Bonus		387,627 61	
Timber Dues		573,492 30	
Ground Rent		72,337 36	
Fire Protection Tax		275,355 95	
Transfer Fees		395 00	
Mill Licenses		376 01	
			1,309,584 23
<i>Parks:</i>			1,858,089 34
Algonquin Provincial Park:			
Rentals	5,123 36		
Miscellaneous	5,488 15		
		10,611 51	
Rondeau Provincial Park:			
Rentals	9,286 26		
Miscellaneous	467 11		
		9,753 37	
Quetico Provincial Park:			
Rentals	40 00		
Miscellaneous	3,978 93		
		4,018 93	
			24,383 81
Casual Fees		264 20	
Surveys:—Maps, Office Fees, etc.		1,811 51	
Agents:—Office Fees		200 55	
Fire Ranging		1 50	
Lac Seul Storage Dam—Interest		13,696 53	
			15,974 29
			1,898,447 44
Less Fire Protection Tax transferred and credited against Expenditures under Fire Ranging and Lac Seul Dam interest			289,052 48
			1,609,394 96

*Appendix No. 5*Statement of Revenue Refunds of the Department of Lands and Forests
for the year ending October 31st, 1933.

Service	\$ c.
Algonquin Provincial Park—	
Miscellaneous.....	5 00
Rentals.....	10 00
Back to the Land Movement	1,234 06
Casual Fees.....	6 05
Crown Rent.....	105 00
Crown Lands Sales.....	1,203 55
Ground Rent.....	33 77
Jordan Harbour.....	14 00
Mill Licenses.....	12 00
Provincial Land Tax.....	17 43
Rondeau Provincial Park—Miscellaneous.....	12 00
Temagami Leases.....	26 50
Timber Dues.....	105 00
	<hr/>
	2,784 36

Appendix No. 6

Statement of Receipts of the Department of Lands and Forests for the year ending
October 31st, 1933, which are considered as Special Funds.

Service	\$ c.	\$ c.
<i>Clergy Lands:</i>		
Principal.....	164 47	
Interest.....	124 27	
		288 74
<i>Grammar School Lands:</i>		
Principal.....	18 75	
Interest.....	11 25	
		30 00
<i>Common School Lands:</i>		
Principal.....	568 06	
Interest.....	400 52	
		968 58
<i>University Lands:</i>		
Principal.....	145 68	
Interest.....	19 97	
		165 65
		1,452 97

*Appendix No. 7*Statement of the Disbursements of the Department of Lands and Forests,
for the year ending October 31st, 1933.

Service	\$	c.
MAIN OFFICE AND BRANCHES:		
Salaries—Lands.....	123,513	35
Salaries—Forestry.....	44,650	00
Salaries—Surveys.....	31,601	73
ADVERTISING.....	496	14
AGENTS' SALARIES AND DISBURSEMENTS.....	85,835	61
ALLOWANCE TO SCHOOL SECTION—SOUTH WALSHINGHAM.....	150	00
ALLOWANCE TO SCHOOL SECTION—TOWNSHIP OF VESPRE.....	250	00
ALLOWANCE TO SCHOOL SECTION—TOWNSHIP OF CLARKE.....	150	00
ALLOWANCE TO SCHOOL SECTION—TOWNSHIP OF CHARLOTTEVILLE.....	150	00
BACK TO THE LAND MOVEMENT.....	99,256	40
BACK TO THE LAND MOVEMENT ACCT'S RECEIVABLE 1931-2.....	2,933	93
BOARD OF SURVEYORS.....	200	00
CLEARING TOWNSITES AND REMOVING FIRE HAZARDS.....	17,594	13
CONTINGENCIES—LANDS.....	13,712	68
CONTINGENCIES—FORESTRY.....	4,924	08
CONTINGENCIES—SURVEYS.....	9,684	68
DISPLAY AT TORONTO EXHIBITION.....	355	90
EXPENDITURE UNDER THE FORESTRY ACT.....	14,791	53
FIRE RANGING.....	1,078,871	85
FOREST RANGING AND MEASUREMENT OF TIMBER.....	114,889	86
FOREST RESERVES.....	5,155	73
FOREST RESEARCH.....	1,434	32
GRANT—CANADIAN FORESTRY ASSOCIATION.....	1,000	00
INSECT CONTROL.....	922	99
INSURANCE.....	5,627	48
LEGAL FEES AND EXPENSES.....	75	00
PARKS:		
Algonquin Provincial Park.....	\$30,536	94
Quetico Provincial Park.....	14,324	88
Rondeau Provincial Park.....	13,439	56
Creation and Extension of Parks.....	25	16
	58,326	54
	155,659	03
REFORESTATION.....	20	00
SALARIES, EXPENSES, ETC., RE INSPECTION OF DAMS, ETC.....	53,000	00
SURVEYS.....	1,500	00
SETTLEMENT OF CLAIM OF HUDSON'S BAY COMPANY COVERING LA CLOCHE RESERVE		
PAYMENT TO CANADIAN LUMBERMAN'S ASSOCIATION RE EXPENSES OF REPRESENTA-	1,202	41
TIVE TO ENGLAND.....	100	00
VETERANS' COMMUTATION.....		
STATUTORY:		
Minister's Salary.....	10,000	00
Refunds.....	538	85
	1,938,573	22

Appendix

Statement of Timber and Amounts accrued from Timber Dues, Ground

PROVINCE OF ONTARIO	Area covered by timber licenses	Saw Log Timber						Boom	
		Red and White Pine		Jack Pine		Other		Red and White Pine	
	Square Miles	Pieces	Feet	Pieces	Feet	Pieces	Feet	Pieces	Feet
	9,785	324,065	12,670,773	430,800	7,302,656	459,960	13,540,578	6,371	575,073

STATEMENT OF

PROVINCE OF ONTARIO	Lagging		Stulls	Ties	Pulp- wood	Tele- graph Poles	Posts	Bolts	Tan- bark	Lath- wood	Car Stakes
	Cords	Lineal Feet	Pieces	Pieces	Cords	Pieces	Pieces	Cords	Cords	Cords	Pieces
	10	6,089	157	1,116,772	181,929	2,431	8980	57	10	9	19,795

Total amount received from all Forest Sources, \$1,309, 624.23. See Appendix No. 9.

No. 8

Rent, Fire Protection and Bonus, etc., during the year ending 31st October, 1933

and Dimention Timber				Waney Pine		Piling	Cordwood		Boxwood
Jack Pine		Other			Cubic	Lineal	Hard	Soft	
Pieces	Feet	Pieces	Feet	Pieces	Feet	Feet	Cords	Cords	Cords
12,714	555,552	13,872	1,137,527	57	3,306	913,598	7,658	61,129	250

TIMBER—Concluded

Amounts Accrued

Timber Dues	Bonus	Trespass	Interest on Dues and Bonus	Ground Rent	Transfer Fees	Fire Tax	Mill License Fees	Annual Bonus	Total Accruals
\$ c. 503,953 81	\$ c. 223,127 02	\$ c. 7,443 79	\$ c. 41,482 06	\$ c. 96,772 32	\$ c. 395 00	\$ c. 330,377 63	\$ c. 388 01	\$ c. 6,860 00	\$ c. 1,210,799 64

Appendix No. 9

Statement of Timber Revenue, Year 1932-33

Timber Dues.....	\$516,801 87	
Interest on Timber Dues.....	41,482 06	
Timber Sale Deposits.....	15,175 00	
		<u>\$573,458 93</u>
Bonus.....		387,655 21
Fire Protection.....	272,725 07	
Interest on Fire Protection.....	2,630 88	
		<u>275,355 95</u>
Ground Rent.....	71,066 86	
Interest on Ground Rent.....	1,304 27	
		<u>72,371 13</u>
Transfer Fees.....		395 00
Mill License Fees.....		388 01
		<u>\$1,309,624 23</u>
Less Refund Account—Timber Dues.....	\$105 00	
“ “ “ Mill License.....	12 00	
“ “ “ Ground Rent.....	33 77	
		<u>150 77</u>
		<u>\$1,309,473 46</u>

Statement of Timber Revenue, Year 1932-33

Timber Dues.....	\$573,458 93
Bonus.....	387,655 21
Fire Protection.....	275,355 95
Ground Rent.....	72,371 13
Transfer Fees.....	395 00
Mill License Fees.....	388 01
	<u>\$1,309,624 23</u>

Appendix No. 10

ACREAGE UNDER LICENSE

The area covered by timber licenses where the holder pays regulation ground rent and fire tax charges, at the end of the license season, April 30th, 1933, was 9,785½ square miles.

The number of Crown Timber Licenses issued for the license season of 1932-33 (1st of May, 1932, to April 30th, 1933) was 649.

Appendix No. 11

Timber areas disposed of from November 1st, 1932, to October 31st, 1933

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset Bonus	Dues		
1932 Oct. 17	1932 Nov. 15	Jacques Twp., (Part) Lots 9 and 10, Con. 3, Dist. of Thunder Bay.	1	1	S. J. Hill & Co., Port Arthur, Ontario.	White Pine..... Spruce Pulpwood..... Balsam	\$1 00 50 20	\$5 00	\$2 50 1 40 70	Mixed	24427
Oct. 29	Nov. 21	Ingram Twp., north halves of Lots 7 and 8, Con. 6, Bayly Twp., south halves of Lots 7 and 8, Con. 1, District of Temiskaming.	1½	1	Wm. Pollock & Son, Limited, Englehart, Ont.	Jackpine..... Red and White Pine..... Spruce..... Poplar..... Cedar Poles: 30 feet and less..... 31 feet to 40 feet..... 41 feet to 50 feet..... 51 feet and over.....	..... ..... ..... ..... ..... ..... ..... .....	\$2 50 3 50 3 00 1 00	\$2 50 2 50 2 00 2 00 35 50 75 1 00	Mixed	23516 25626
Oct. 29	Nov. 21	Grenfell Twp., Mining Claims L23746, L23780, L23781 and L24347, District of Temiskaming.	½	1	Rock Francoeur, Kirkland Lake, Ontario.	Jackpine..... Spruce Pulpwood..... Balsam	\$0 50 25	\$2 50 35 35	\$2 50 1 40 70	Mixed	1443A Vol. 2
Oct. 29	Dec. 14	German Twp., Part north halves of Lots 5 and 6, Con. 1, Lots 3, 4, 6, 7, 8 and north half 9, Con. 2, Lots 3, 5, N. half 6, Con. 3, Lot 4, Con. 4, north halves Lots 7, 8, Con. 5, District of Cochrane.	4½	1	J. W. Quirion, Connaught Sta., Ontario.	Fire Killed Pine..... " " Spruce..... " " Balsam..... Fuelwood (Hard)..... " (Soft).....	..... ..... ..... ..... .....	..... ..... ..... ..... .....	\$2 50 2 00 2 00 50 25	Mixed	14781

Appendix No. 11

Timber areas disposed of from November 1st, 1932, to October 31st, 1933

Date Offered 1932	Date Sold 1932	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset Bonus	Dues		
Nov. 17	Dec. 12	South Easterly Part Carman Twp., District of Cochrane.	9	2	Feldman Timber Company, Ltd., Schumacher, Ontario.	Spruce..... Jackpine.....	\$5 56 5 50	\$3 50 2 50	\$2 00 2 50	Logging	33861
Nov. 21	Dec. 3	Botha Twp., Part District of Sudbury.	13½	1	Ben F. Merwin, Sudbury, Ont.	Red Pine..... White Pine.....	..... .....	\$3 00 4 00	\$2 50 2 50	Logging	94925
Nov. 23	Dec. 16	Shaw Twp., Part Lots 7, 8, 9, 10, 11 and 12 in Con. 1 and 2, District of Cochrane.	5	2	G. A. White, Toronto.	White Pine..... Spruce..... Spruce Pulpwood..... Balsam..... Fuelwood (Hard)..... " (Soft)..... Cedar Poles: 30 feet and less..... 31 feet to 40 feet..... 41 feet to 50 feet..... 51 feet and over.....	\$3 00 1 50 20 21 40 16 20 16 15 20	\$5 00 4 00 25 10 10 10 05 10 20 35	\$2 50 2 00 1 40 70 50 25 75 1 00	Mixed	11621
Dec. 13	Dec. 28	Area west of G.T.P., Block 1, District of Thunder Bay.	44	1	J. C. Creer, Port Arthur, Ont.	Red and White Pine..... Jackpine..... Spruce and Balsam..... Ties..... Spruce Pulpwood..... Balsam.....	..... ..... ..... ..... ..... .....	\$6 00 5 00 3 00 05 35 30	\$2 50 2 50 2 00 10 1 40 70	Mixed	92500

Dec. 23	1933	Jan. 18	Parts of Ferrie, Burton & McKenzie Twp., District of Parry Sound.	1½	1	Canadian Tie & Lumber Co., Ltd., Toronto.	Spruce Pulpwood ^a Balsam	.....	\$0 10	\$1 40	Pulpwood	92833
								.....	30	70		
Dec. 23		Jan. 3	N.E. Part Devon Twp., District of Thunder Bay.	6¼	1	Thos. Falls, Port Arthur, Ont.	Spruce Pulpwood ^a Balsam	.....	\$0 35	\$1 40	Pulpwood	29031
								.....	1 05	70		
1933 Feb. 22		Mar. 3	Leitch Twp., Part Lot 6, Con. 8, District of Cochrane.	¼	3	D. A. Chenier, Cochrane, Ont.	Spruce..... Balsam.....	\$1 00	\$3 00	\$2 00	Logging	52740
								1 00	3 00	2 00		
Feb. 22		Mar. 3	Leitch Twp., Lot 7, Con. 8, District of Cochrane.	¼	3	Northern Lumber Sales Reg., Cochrane, Ont.	Spruce.....	\$1 10	\$3 00	\$2 00	Logging	52740
Aug. 5		Sept. 5	Block C, Parts of Hartington and Robbins Twp., District of Thunder Bay.	33	2	C. W. Cox, Port Arthur, Ont.	White Pine..... Spruce Pulpwood ^a Balsam..... Jackpine Ties..... Cedar Ties.....	\$2 50 30 15 05	\$4 50 35 35 05	\$2 50 1 40 70 10 10	Mixed	95407
Aug. 10		Aug. 31	Carling Twp., Part District of Parry Sound.	½	1	Noble Dumont, Parry Sound.	Pine Timber.....	\$1 50	\$3 00	\$2 50	Logging	12660
Aug. 31		Sept. 21	Parcels 1 and 2, Mississauga Provincial Forest.	54	1	Wakami Lumber Co., 18 Hurndale Ave., Toronto.	Red and White Pine..... Jackpine..... Spruce (Large).....	.....	\$4 75 3 75 4 00	\$2 50 2 50 2 00	Logging	97085
Sept. 23		Oct. 5	Penthorwood Twp., Part Southernly two-thirds of the north half, District of Sudbury.	27	1	Pineland Timber Co., Sudbury, Ontario.	Red and White Pine..... Jackpine..... Spruce.....	.....	\$5 00 2 50 3 00	\$2 50 2 50 2 00	Logging	62911

Appendix No. 11

Timber areas disposed of from November 1st, 1932, to October 31st, 1933

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset Bonus	Dues		
Oct. 2	Oct. 1933										
Oct.	Oct.	17 Lundy Twp., Part South halves of Lots 4, 5, 6, Southerly 119 acres of South Part 7, Con 1., District of Temiskaming.	1	3	Fred Alderice, New Liskeard, Ontario.	Red and White Pine..... Jack Pine..... Spruce..... Cedar.....	..... \$0 27 77 1 00	\$4 00 2 50 2 50 1 00	\$2 50 2 50 2 00 1 50	Logging	97465
Oct.	Oct.	20 Dane Twp., Part of the North East quarter District of Temiskaming.	2½	1	Donald McLeod, Latchford, Ontario.	Red and White Pine..... Jackpine..... Spruce.....	\$1 08 10 50	\$4 50 2 50 2 50	\$2 50 2 50 2 00	Logging	86028
Oct.	Oct.	23 Cavendish Twp., Part Lots 10, 11, Con. 14, Lot 10, Con. 15, County of Peterboro.	½	1	Joseph Handley, Burnt River, Ontario.	Pine..... Birch, Maple, Elm and Basswood. Hemlock.....	..... ..... .....	\$4 00 2 50 1 50	\$2 50 2 50 1 50	Logging	9388A
Oct.	Oct.	23 Ryan Twp., Sections 34, 35, 36, District of Algoma.	3	1	H. B. Wellington, Marie, Ont.	Cedar Ties..... Cedar Poles: 30 feet and less..... 31 feet to 40 feet..... 41 feet to 50 feet..... 51 feet and over.....	¼ \$0 01 02 03 05	..... ..... ..... ..... .....	\$0 10 25 50 75 1 00	Ties and Poles	92994
Oct.	Oct.	23 McKeller Twp., Part Lot 4, Con. 14, District of Parry Sound.	¼	3	Mark Taylor Parry Sound.	Cedar and Hemlock.....	\$0 50	\$1 50	\$1 50	Logging	4966

Appendix No. 12

Statement showing the number of Locatees and of acres located; of purchasers and of acres sold; of lots resumed for non-performance of settlement duties, and of patents issued in Free Grant Townships during the year ending 31st October, 1933.

Township	District or County	Agent	No. persons located	No. of acres located	No. of purchasers	No. of acres sold	No. persons cancelled	No. of acres resumed	No. patents issued	No. of acres patented
Galbraith....	Algoma....	A. Grigg, Bruce Mines.	1	162	1	156.50	1	162	1	82
Joceyl.....	".....	W. J. Trainor, Hilton Beach	1	100	1	18	1	100	1	118
Hilton..... (St. Joseph Island)	".....	"	.....	.....	.....	.....	3	247	1	100
Clarendon...	Frontenac..	Chas. Both,	3	93	.....	.....	.....	.....	.....	.....
Palmerston..	"	Denbigh.....	.....	.....	1	177	.....	.....	1	176.75
Denbigh.....	Lennox and Addington	"	2	197	.....	.....	2	197	.....	.....
Cardiff.....	Haliburton.	A. N. Wilson,	.....	.....	1	98	2	312	.....	.....
Monmouth..	"	Kinmount....	.....	.....	.....	.....	3	300	2	200
Cavendish...	Peterboro..	"	1	95	.....	.....	1	95	.....	.....
Carlow.....	Hastings...	David Fuller,	.....	.....	.....	.....	2	127	.....	.....
Dungannon..	"	Bancroft....	1	110	.....	.....	2	281	.....	.....
Faraday.....	"	"	1	100	.....	31.5	1	100	1	325
Herschel....	"	"	8	689	.....	.....	6	491	.....	.....
Monteagle..	"	"	1	56	.....	.....	4	210	.....	.....
McClure....	"	"	4	250	.....	.....	3	300	.....	.....
Wicklow....	"	"	2	100	.....	.....	3	200	.....	.....
Wollaston..	"	"	1	100	.....	.....	1	100	.....	.....
Aubrey.....	Kenora.....	J. E. Gibson, Dryden.....	2	325	.....	.....	2	325	.....	.....
Britton.....	"	"	2	318.5	.....	.....	2	313.5	2	320.5
Eton.....	"	"	2	120	.....	25	1	80	2	318.75
Melgund....	"	"	11	1,714.5	1	162.5	2	325.5	1	162
Mutrie.....	"	"	1	150	.....	.....	2	324	1	125
Redvers....	"	"	.....	.....	.....	.....	1	147	.....	.....
Rowell.....	"	"	4	626.5	1	79.75	4	609	.....	.....
Rugby.....	"	"	1	160	.....	.....	2	320	.....	.....
Southworth..	"	"	4	410.5	.....	1	4	420.5	1	161
Temple.....	"	"	3	485	.....	.....	2	296	.....	.....
Van Horne..	"	"	.....	.....	.....	.....	1	80	.....	.....
Wibigoon...	"	"	2	286	.....	.....	.....	.....	.....	.....
Wainwright..	"	"	2	318	.....	.....	1	158.5	2	320
Zealand....	"	"	10	1,167.5	.....	32	2	226	1	80
Melick.....	"	J. D. C. Smith,	.....	.....	.....	.....	.....	.....	.....	.....
Pellatt.....	"	Kenora.....	9	1,024.25	.....	22.5	5	727	3	563.5
Cardwell....	Muskoka...	W. G. Gerhart, Bracebridge..	3	359	.....	.....	1	128	1	131
Franklin....	"	"	8	798	.....	.....	9	826	1	201
Freeman....	"	"	2	180	.....	.....	1	99	.....	.....
Macaulay...	"	"	5	487	.....	.....	2	191	.....	.....
Morrison....	"	"	2	200	.....	20	2	200	1	200
Muskoka....	"	"	1	134	1	46	2	180	.....	.....
McLean.....	"	"	2	200	.....	.....	1	100	.....	.....
Oakley.....	"	"	1	94	.....	.....	.....	.....	.....	.....
			12	1,224.91	.....	.....	8	852.5	.....	.....

Appendix No. 12—Continued

Township	District or County	Agent	No. persons located	No. of acres located	No. of purchasers	No. of acres sold	No. persons cancelled	No. of acres resumed	No. patents issued	No. of acres patented
Ridout.....	Muskoka...	W. G. Gerhart, Bracebridge..	2	139	..	..	1	145	..	..
Ryde.....	"	"	7	650	..	..	10	924	1	51
Watt.....	"	"	2	169	..	..	1	85	..	..
Wood.....	"	"	2	166	..	..	..	..	..	..
Bonfield....	Nipissing...	J. T. McDougall, North Bay...	5	447	..	86	2	191	4	582.9
Boulter.....	"	"	1	95	..	..	..	..	..	..
Calvin.....	" .....	" .....	..	..	..	..	..	..	1	100
Cameron.....	"	"	2	134	1	100	1	115	1	123
Chisholm.....	"	"	2	200	..	..	3	300	..	..
Ferris.....	"	"	6	599	..	..	8	712	3	350
Lauder.....	"	"	1	102	..	2	1	102	..	..
Mattawan.....	"	"	3	307	..	..	3	307	..	..
Papineau.....	"	"	1	100	..	..	..	..	..	..
Carling.....	Parry Sound	N. B. Fletcher, Parry Sound..	1	100	..	..	6	600	1	200
Christie.....	"	"	2	183	..	..	2	183	..	..
Conger.....	"	"	2	157	..	..	1	100	..	..
Monteith.....	"	"	2	199	..	..	1	75	..	..
McDougall..	"	"	1	93	1	48.89	2	193	1	48.89
Wilson.....	" .....	" .....	..	..	..	..	2	200	..	..
Burriss.....	Rainy River	J. A. Alexander, Fort Frances..	..	..	..	..	2	340	..	..
Carpenter...	"	"	1	178.5	..	..	1	178.5	..	..
Crozier.....	" .....	" .....	..	..	..	2	..	..	..	..
Dance.....	"	"	9	1,370.5	..	35.5	6	969	..	..
Devlin.....	" .....	" .....	..	..	..	..	2	244	..	..
Kingsford...	"	"	10	1,456.5	..	63	1	159.5	..	..
Miscampbell..	"	"	1	179	..	19	..	..	..	..
Woodyatt...	" .....	" .....	..	..	..	..	..	..	1	81
Blue.....	"	W. Cameron, Stratton.....	3	367	..	6	..	..	..	..
Curran.....	"	"	3	484	..	..	3	482	..	..
Dewart.....	"	"	4	573.5	..	..	1	160	1	160
Dobie.....	" .....	" .....	..	..	..	..	..	..	1	161
Mather.....	"	"	2	318.5	..	..	2	319	1	159.5
Morley.....	" .....	" .....	..	..	..	2	..	..	1	164
Morson.....	"	"	5	484	..	15	10	938.875	..	..
McCrosson..	"	"	5	588.75	..	..	2	318	..	..
Nelles.....	"	"	7	972	..	..	4	408	..	..
Pattullo.....	"	"	3	318.5	..	2	3	322	1	82
Potts.....	"	"	5	757	..	1	1	159	..	..
Pratt.....	"	"	1	91	..	11.25	2	131.5	..	..
Richardson..	"	"	7	1,078.25	..	19	8	1,236.25	..	..
Sifton.....	"	"	5	658.25	..	..	9	970.75	..	..
Spohn.....	"	"	8	994.875	..	4	6	592.375	..	..
Sutherland...	"	"	15	2,315	1	40.5	18	2,459.25	1	80
Tait.....	"	"	5	708.5	..	2	7	787.5	..	..
Tovell.....	"	"	10	1,063.63	..	..	9	730.13	1	155
Worthington..	"	"	1	162	..	..	1	81	..	..
Algona North	Renfrew....	F. Watt, Pembroke...	1	6	..	..	1	106	1	6
Alice.....	"	"	1	100	..	..	1	100	1	91

Appendix No. 12—Continued

Township	District or County	Agent	No. persons located	No. of acres located	No. of purchasers	No. of acres sold	No. persons cancelled	No. of acres resumed	No. patents issued	No. of acres patented
Buchanan	Renfrew	F. Watt	1	104					1	96.09
Petawawa	"	"							1	80
Rolph	"	"				12			1	212
Wilberforce	"	"							1	100
Merritt	Sudbury	E. Arthurs, Espanola	4	506.75			5	583.5	5	706
Blezard	"	J.K. Macleennan, Sudbury	1	81.5	1	280				
Broder	"	"	12	1,087.25		1.5	4	326.5		
Capreol	"	"	1	75.75						
Chapleau	"	"	2	84.14			2	84.14		
Dill	"	"	26	3,054.73		24.5	5	780	1	160
Garson	"	"	7	613.25						
Hanmer	"	"	4	504.75			1	79.75		
Lumsden	"	"	4	568.25			2	245.5		
Morgan	"	"	1	160.5		.50	2	240.75		
Neelon	"	"	2	175.92					3	313.61
Rayside	"	"	2	242.75						
Appleby	"	T.A. Millichamp Markstay	20	3,134		3.5	14	2,177.5		
Casimir	"	"	6	915			6	918		
Dunnet	"	"	1	155.5						
Hagar	"	"	10	1,275.75			6	735.75	1	160
Jennings	"	"	1	158.5			1	158.5		
Ratter	"	"	11	1,763		5.5	6	913		
Kirkpatrick	Nipissing	"	4	515.5			2	197.5	2	323.5
Blake	Thunder Bay	S. H. Wilson, Port Arthur	4	640			5	692		
Conmee	"	"	5	507.25			4	426		
Crooks	"	"	7	798			3	311		
Dawson Road	"	"					1	172		
Dorion	"	"	2	308			1	154.5	1	195
Gillies	"	"	6	943.5			4	623	1	153.22
Gorham	"	"	10	1,285.25		1.5	6	860.75		
Macgregor	"	"	42	5,988.5		1	5	720		
Marks	"	"	4	641		5.50	3	479.5		
O'Connor	"	"	1	161.5			1	161.5		
Oliver	"	"	2	320			1	160		
Pardee	"	"	17	2,636			18	2,598.5	1	160
Pearson	"	"	14	2,046		14	4	630.5	1	159.5
Scoble	"	"	4	414.75			5	571.25	1	80
Stirling	"	"					1	157		
Strange	"	"	6	825		5	8	1,145.5		
Ware	"	"	12	1,794.25		.50	7	1,041.25		
Anson	Haliburton	Unattached					1	100		
Glamorgan	"	"	1	178			5	468		
Snowdon	"	"	2	198			2	198		
Redditt	Kenora	"	1	163.5						
Caldwell	Nipissing	"							2	372.5
Grant	"	"	5	958.5			6	958.5		
Lyell	"	"	5	445.5			1	101		
Macpherson	"	"	4	639.5			4	639.5		
Sabine	"	"	6	600						
Springer	"	"	2	260			1	160		
Armour	Parry Sound	"	1	83						
Bethune	"	"					1	79		

Appendix No. 12—Continued

Township	District or County	Agent	No. persons located	No. of acres located	No. of purchasers	No. of acres sold	No. persons cancelled	No. of acres resumed	No. patents issued	No. of acres patented
Chapman....	Parry Sound	Unattached...	2	199	..	8	2	199	1	200
Croft .....	"	"	..	..	..	2	2	204	..	..
Gurd	"	"	5	499	2	202	3	249	2	300
Hardy .....	"	"	..	..	..	22	..	..	1	222
Himsworth..	"	"	8	801	..	..	12	1,201	2	300
Joly	"	"	1	96	..	..	1	96	..	..
Laurier.....	"	"	..	..	..	..	2	200	..	..
Lount.....	"	"	..	..	..	..	..	..	1	197
Machar .....	"	"	..	..	..	..	..	..	1	200
Nipissing....	"	"	1	100	..	15	..	..	2	299
Patterson....	"	"	3	285	..	..	6	479	..	..
Pringle.....	"	"	2	203	..	..	1	98	1	100
Proudfoot...	"	"	2	200	..	..	2	200	..	..
Strong	"	"	1	100	..	..	1	100	..	..
Chandos....	Peterboro...	"	..	..	..	..	..	..	1	100
Galway .....	"	"	..	..	..	..	4	413	1	100
Methuen ....	"	"	..	..	..	..	3	250	..	..
Brougham...	Renfrew....	"	..	..	..	..	..	..	2	78.86
Brudenell....	"	"	..	..	..	6	..	..	1	97.65
Grattan .....	"	"	..	..	..	..	..	..	..	..
Hagarty.....	"	"	1	100	..	..	..	..	..	..
Radcliffe....	"	"	5	437	..	1	5	419	..	..
Raglan	"	"	1	25	..	..	..	..	2	155.42
Richards....	"	"	2	200	..	..	2	200	..	..
Lyndoch .....	"	"	..	..	..	..	..	..	1	100
Sherwood....	"	"	1	100	..	..	..	..	1	150
Baldwin.....	Sudbury....	"	3	495.5	1	79.25	1	122.62	..	..
Balfour .....	"	"	..	..	1	160	..	..	..	..
Cosby	"	"	8	959.50	..	..	6	717.75	..	..
Martland....	"	"	4	562.5	..	1	3	403	..	..
Total			602	75,274.205	15	2,153.39	446	53,175.14	88	12,053.14

Number of lots assigned, 161. Number of acres assigned, 20,188.75.

Appendix No. 13

Statement showing the number of purchasers and of acres sold; of lots resumed for non-performance of the settlement duties; and of patents issued in Townships other than Free Grant during the year ending October 31st, 1933.

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Awerees.....	Algoma.....	C. A. Duval,	...	...	1	153	...	...
VanKoughnet	".....	Timmins..	6	389	2	317	...	...
Bright.....	".....	A. Grigg,	...	...	...	...	1	160
Gould.....	".....	Bruce Mines	1	172	...	...	...	...
Lefroy.....	".....	".....	...	...	...	...	1	188
Parkinson...	".....	".....	...	...	1	159.5	1	163
Patton.....	".....	".....	1	158.5	...	...	...	...
Striker.....	".....	".....	...	...	...	...	1	112
Wells.....	".....	".....	...	...	1	127	...	...
Harker.....	Cochrane.....	Wm. Crebo,	2	150	4	300	1	75
Casgrain...	".....	Cochrane..	36	2,827.70	30	2,753.5	...	...
Devitt.....	".....	".....	60	4,483.35	94	7,515.95	4	508.70
Eilber.....	".....	".....	20	1,513.5	15	1,539	3	221.38
Hanlan.....	".....	".....	47	3,540.5	35	3,107	4	602
Kendall.....	".....	".....	57	4,348	26	2,396.5	9	1,274
Lowther.....	".....	".....	91	6,781	63	5,055.5	2	222
McCowan...	".....	".....	4	300	1	75	...	...
Beatty.....	".....	J. A. Hough,	...	...	...	...	...	...
		Matheson .	4	399.75	2	320.5	...	...
Benoit.....	Temiskaming,	".....	8	549.50	9	851.75	1	159.6
Bond.....	Cochrane.....	".....	...	...	2	160.25	...	...
Bowman...	".....	".....	7	638.50	5	468	...	...
Calvert.....	".....	".....	1	81	7	953	2	320.5
Carr.....	".....	".....	...	...	5	625.5	...	...
Clergue.....	".....	".....	4	319.25	4	639.5	1	154.6
Currie.....	".....	".....	5	369.875	4	480.25	1	160
Dundonald..	".....	".....	1	76.75	3	471.5	...	...
Evelyn.....	".....	".....	...	...	3	273	...	...
German.....	".....	".....	5	297.5	11	1,387.25	...	...
Hislop.....	".....	".....	2	155.5	2	309.17	2	391.5
Matheson...	".....	".....	8	590.75	24	2,616.5	3	487.5
Mountjoy...	".....	".....	9	730.25	5	483.5	3	479
McCart.....	".....	".....	8	624.75	9	1,023.75	1	147
Playfair.....	".....	".....	6	437.87	2	319	...	...
Shaw.....	".....	".....	4	278.60	2	155.5	...	...
Stock.....	".....	".....	...	...	4	401	2	302
Taylor.....	".....	".....	4	391.5	5	618.25	2	253.5
Walker.....	".....	".....	...	...	...	...	3	452
Fauquier....	".....	H. E. Shep-	...	...	...	...	...	...
		pard,	12	941	23	2,592.5	4	505
Idington....	".....	Kapuskasing.	31	3,053	89	8,620	...	...
McCrea.....	".....	".....	12	894.5	35	2,600	1	145.84
Nansen.....	".....	".....	12	916	18	1,722.5	...	...
O'Brien.....	".....	".....	5	423.5	3	237	1	100
Owens.....	".....	".....	10	964	8	802	2	197
Williamson..	".....	".....	15	1,350.5	6	453	2	203
Blount.....	".....	H. T. Vincent,	2	120	22	1,649.11	1	137.64
		Cochrane	...	...	...	...	...	...
Brower.....	".....	".....	6	468.75	1	164.5	1	151.63
Calder.....	".....	".....	14	1,055.5	34	2,557.5	1	149
Clute.....	".....	".....	13	993.92	17	2,035.5	4	599.93
Colquhoun...	".....	".....	4	309.13	3	225.5	...	...

Appendix No. 13—Continued

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Fournier....	Cochrane....	H. T. Vincent,	17	1,336	13	1,339.25	..	..
Fox.....	"	Cochrane..	4	318.75	6	562.75	4	634
Glackmeyer..	"	"	3	221.5	11	1,315	5	743.28
Haggart.....	"	"	3	297.15	..	..	3	209.20
Kennedy.....	"	"	3	227	6	804	..	..
Lamarche....	"	"	2	157.75	5	473	5	760.33
Leitch.....	"	"	18	1,313.5	24	2,084	1	82
Machin.....	"	"	6	443.5	23	2,618	..	..
Newmarket..	"	"	5	397.75	24	3,035.25	..	..
Pyne.....	"	"	8	657.50	9	958.25	6	967.5
Shackleton..	"	"	5	393.5	21	2,689.5	..	..
Drayton....	Kenora.....	J. D. C. Smith,	3	275	2	244.5	1	10.32
" Reserve	"	Kenora....	3	49.71	..	..	1	4.59
Jaffray.....	"	"	2	140.5	1	40	2	137
Phelps.....	Nipissing....	J. T. McDoug-	1	160	..	..	..	..
Widdifield..	"	all, North	5	676.5	6	799	1	160
		Bay.....	..	..	..	..	..	..
Farrington..	Rainy River..	J. A. Alexan-	..	..	1	160	..	..
		der, Fort	..	..	..	..	..	..
		Frances ..	..	..	..	..	..	..
Nairn.....	Sudbury.....	Ed. Arthurs,	1	148.5	..	..	1	148.5
		Espanola..	..	..	..	..	..	..
Hallam.....	"	J. S. Lowe,	1	160	3	404.75	1	80
Harrow.....	"	Massey....	2	188	3	397	1	115
May.....	"	"	3	239.75	..	..	1	195
Salter.....	"	"	2	240	1	160	2	307
Shakespeare	" .....	" .....	..	..	1	160	..	..
Shedden....	Algoma.....	"	1	198	..	..	..	..
Thompson...	" .....	" .....	..	..	1	75	..	..
Victoria....	"	"	1	160	..	..	..	..
Bigwood....	Sudbury.....	J. K. MacLen-	2	216.25	..	..	1	134.5
Burwash....	"	nan, Sub-	4	425.05	..	..	..	..
Cleland....	"	bury.....	12	1,117.55	..	..	1	147.1
Creighton...	"	"	1	40	..	..	..	..
Delamere....	"	"	1	151	1	204	..	..
Drury.....	"	"	2	155	..	..	..	..
Dryden.....	"	"	15	1,207.75	..	..	1	161
Fairbank....	"	"	3	305	..	..	..	..
Falconbridge	"	"	6	479.25	..	..	..	..
Lorne.....	"	"	1	160	..	..	..	..
Louise.....	"	"	3	399.5	..	..	1	159
McKim.....	" .....	" .....	..	..	..	..	1	132
Snider.....	" .....	" .....	..	..	..	..	2	320
Trill.....	"	"	5	630.25	..	..	2	320
Waters.....	"	"	2	159.75	..	..	1	80.25
Awrey.....	"	T. Millichamp	1	153.26	1	157	..	..
Henry.....	"	Markstay .	4	393.5	..	..	..	..
Loughrin....	"	"	1	157.5	1	161.5	..	..
Hugel.....	Nipissing....	"	1	142.5	..	..	1	78.75
Loudon.....	"	"	4	601	1	164	..	..
Blain.....	Temiskaming	John Clark,	3	238	..	..	..	..
Burt.....	"	Englehart	1	80	2	150	..	..
Catharine...	" .....	" .....	..	..	1	160.5	..	..
Chamberlain.	"	"	1	79.25	1	79.25	..	..

Appendix No. 13—Continued

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Dack	Temiskaming	John Clark,	1	80	2	318	1	156.5
Davidson	"	Englehart			1	160		
Eby	"	"	21	1,659	9	800.25		
Evanturel	"	"	4	469	2	309.5		
Gross	"	"			4	552		
Ingram	"	"	3	317.50	9	1,095.75		
Marquis	"	"	7	469	3	236		
Marter	"	"	6	469.50	3	479.5	1	160
Otto	"	"	5	321.5	6	465.75	2	291
Pacaud	"	"	2	156.5	2	158.25	1	160
Pense	"	"	3	253.75	14	1,566		
Robillard	"	"	5	399.5	3	241.5	1	161.5
Savard	"	"	13	1,121.25	13	1,515	3	400.75
Sharpe	"	"	3	239.75	2	223.5	1	79.75
Smyth	"	"	1	79.75	2	336		
Truax	"	"			11	1,652	1	164.5
Auld	"	S. C. Mac-			2	319.5		
Beauchamp	"	donald,			1	161		
Brethour	"	New Lis-	2	159.25	9	1,195		
Bryce	"	keard			6	948.5		
Cane	"	"	2	239.75	12	1,565.75		
Casey	"	"	3	200.38	4	576		
Firstbrook	"	"	2	199.75	5	680.75		
Harley	"	"	2	160			1	80
Harris	"	"					1	107
Henwood	"	"	3	246.25	2	322		
Hilliard	"	"	1	80.25	2	320.5	1	162
Hudson	"	"	1	79.75	2	120.5	1	80.75
Lundy	"	"	3	240	3	497.5		
Tudhope	"	"	3	245	6	770.125		
Coleman	"	N. J. McA-	1	20				
Lorrain	"	lay, Hailey-	3	200	5	654.5	1	120
		bury						
Devon	Thunder Bay	S. H. Wilson,						
		Port Arthur	4	562	1	160		
Forbes	"	"	13	2,021	35	5,534.5	1	213.5
Goldie	"	"			5	752		
Jacques	"	"	12	1,757.25	30	4,679.75		
Lyon	"	"	1	79	1	79		
McTavish	"	"	3	480	3	480		
Sibley	"	"			9	1,460.5		
Upsala	"	"	3	474.5	4	637.5	1	162
Wicksteed	Algoma	Unattached	5	170.24			1	34.54
Bruce	Bruce	"			2	204	1	104
Gloucester	Carleton	"			10	440		
Fitzroy	"	"	1	8.15			1	8.15
Melancthon	Dufferin	"					1	99
Mountain	Dundas	"	1	200				
Hinchinbrook	Frontenac	"	1	52	2	221.2	1	52
Kennebec	"	"	1	176			1	176
Olden	"	"	6	335.009	1	128	5	234.009
Oso	"	"	3	319.275	3	489	4	439.275
Storrington	"	"	1	100			1	100
Bedford	"	"	1	63	2	375		
Edwardsburg	Grenville	"					1	100

Appendix No. 13—Continued

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Glenelg	Grey	Unattached . .	2	100	3	200	4	350
Holland	"	"					2	53.4
Proton	"	"			1	99	1	98
Sullivan	"	"	1	100			2	50
Sydenham	"	"			1	100		
Bentinck	"	"					2	245
Elzevir	Hastings	"	1	50	3	200	3	115
Grimsthorpe . .	"	"			2	137.5		
Lake	"	"	2	180	1	100	1	100
Madoc	"	"	1	100				
Tudor	"	"			1	98		
Dalhousie . . .	Lanark	"			1	100		
South								
Sherbrooke . . .	"	"	1	16			1	16
Darling	"	"	1	95			1	95
Leeds and								
Lansdowne . . .	Leeds	"					1	80
Efingham	Lennox and Addington	"	1	100				
Kaladar	"	"			1	97		
Sheffield	"	"			6	445	1	8.5
Anglesea	"	"			1	100		
Gainsborough . .	Lincoln	"					1	33.333
Badgerow	Nipissing	"			1	152		
Falconer	"	"	3	444				
Field	"	"			1	159	1	160.5
Murray	Northumber- land	"					1	80
Rama	Ontario	"	1	25	2	153.5	1	25
Dummer	Peterboro	"	1	100	2	400	1	100
Alfred	Prescott	"					1	13.33
Plantagenet								
North	"	"					1	50
Hallowell	Prince Edward . .	"	1	72.5			1	70.5
Admaston	Renfrew	"	3	334	1	50	3	534
Bagot	"	"	1	100	3	275		
Blithfield	"	"			1	100	1	100
Horton	"	"					1	50
Stafford	"	"	1	100	1	100	1	100
Cornwall	Stormont	"	1	30			1	30
Cherriman	Sudbury	"			1	160		
Foley	"	"	1	75				
Nakina	Thunder Bay . . .	"	3	147.7				
Dalton	Victoria	"	1	58.50			2	158.5
Laxton	"	"					1	102
Ops	"	"			1		1	119
Somerville	"	"			3	368.5	1	99.5
Verulam	"	"	1	100			1	100
Carden	"	"					1	86
Luther, West	Wellington	"					1	10
Maryborough	"	"			1	23		
Unsurveyed								
Areas	Kenora	"	6	446				
		Total	899	75,463.419	1,100	116,609.305	188	22,087.427
Miscellaneous . .			18	926.71			27	1,309.02

Number of lots assigned, 396.

Number of acres assigned, 40,987.02.

Appendix No. 13—Continued

Statement showing the number of purchases, acres sold and patents issued in cities, towns and townplots.

Towns, etc.	District or County	No. of acres sold	No. of purchasers	No. of patents issued	No. of acres patented
Barrie.....	Simcoe.....	2.5	1	1	2.5
Bobcaygeon.....	Victoria.....	.5	1	1	.5
Dryden.....	Kenora.....	.....	.....	1	.25
Foleyet.....	Sudbury.....	.11	1	1	.07
Gowganda.....	Temiskaming.....	.5	2	2	.5
Hudson.....	Kenora.....	.41	3	1	.08
Inverhuron.....	Bruce.....	1.39	1	1	.1
Kapaukasing.....	Cochrane.....	584.6	2	4	584.88
Killarney.....	Manitoulin.....	1.	1	1	1.
Kirkland Lake.....	Temiskaming.....	4.52	12	32	5.951
Larder City.....	".....	.24	2	.....	.....
Larder Lake.....	".....	.15	2	.....	.....
Missanabie.....	".....	.085	1	.....	.....
Nakina.....	".....	.53	3	2	.51
Port Arthur.....	Thunder Bay.....	8.41	1	1	8.41
Sandwich.....	Essex.....	3.944	2	1	3.62
Savant.....	Thunder Bay.....	.16	1	1	.32
Sioux Lookout.....	Kenora.....	.....	.....	1	.88
Southampton.....	Bruce.....	.33	1	1	.333
Swastika.....	Temiskaming.....	.....	.....	5	.76
Tisdale (Bartleman Subdivisions).....	Cochrane.....	1.437	18	13	.934
		610.816	55	70	611.598

Number of lots assigned, 20. Number of acres assigned, 20.074.

Locations by Returned Soldiers and Cancellations for Non-performance of Settlement Duties.

District	Agency	Locations		Cancellations	
		No.	Area	No.	Area
Algoma.....	Bruce Mines.....	3	408.5	1	98
Cochrane.....	Cochrane.....	21	1,758.5	8	891
".....	Hearst.....	18	1,403.8	4	592
".....	Kapuskasing.....	2	199.	4	401.
".....	Matheson.....	11	933.25	3	477.
".....	Unattached (R.L.S.).....	4	297.5	4	276.25
Nipissing.....	Markstay.....	10	1,440.	1	172.5
".....	North Bay.....	9	1,321.	2	320.5
Sudbury.....	Markstay.....	4	562.5	2	158.5
".....	Massey.....	1	159.5	.....	.....
".....	Sudbury.....	16	1,954.75	.....	.....
".....	Unattached (R.L.S.).....	1	160.	.....	.....
Temiskaming.....	Englehart.....	16	1,357.75	8	919.
".....	Haileybury.....	1	40.	.....	.....
".....	New Liskeard.....	11	958.25	3	403.25
".....	Port Arthur.....	1	160.	3	389.
	Total.....	129	13,114.30	43	5,068.

Number of lots assigned, 3. Number of acres assigned, 317.25.

Appendix No. 13—Continued

MAINLAND SOLD AND PATENTED

Under Summer Resort Regulations

Part or Parcel	Township	No. of acres sold	No. of acres patented
<i>District of Algoma:</i>			
Pcls. 1 & 41, Sub. Pt. Lot 9, Con. 6.....	Aberdeen.....		9.24
Pt. N. $\frac{1}{2}$ Lot 1, Con. 6.....	Kirkwood.....	3	
Pt. S.E. $\frac{1}{4}$ Sec. 16.....	Aweres.....	.8	.8
Pt. N.W. $\frac{1}{4}$ Sec. 15.....	".....		1.5
C.K. 15, Stan Lake.....		1.32	
<i>District of Cochrane:</i>			
Pt. S. $\frac{1}{2}$ Lot 11, Con. 1, Reid Lake.....	Stock.....	1.	1.
<i>County of Frontenac:</i>			
Pt. Lot 23, Con. 2.....	Bedford.....		4.88
Pt. Lot 14, Con. 11, Sharbot Lake.....	Olden.....		3.5
<i>County of Haliburton:</i>			
Pt. Lot 12, Con. 15, Koshlong Lake.....	Glamorgan.....		2.78
Pt. Lot 13, Con. 4, Boshkung Lake.....	Stanhope.....	1.19	1.19
<i>County of Hastings:</i>			
Pt. Lot 11, Con. 5.....	Limerick.....	.3	.3
Pt. Lot 11, Con 5.....	Limerick.....	4.7	4.7
<i>District of Kenora:</i>			
L.K. 363, Trout Lake.....	Gidley.....		4.47
L.K. 383, Trout Lake.....	".....		3.08
L.K. 398 Sherwood Lake.....	".....		1.8
L.K. 107, Gun Lake and Winnipeg River.....		4.7	4.7
L.K. 401, Lake of the Woods.....			3.3
Pt. Old Mg. Loc. 463 P., Lake of the Woods.....			4.73
Pt. P. 463, Lake of the Woods.....		1.52	
Pt. P. 306, Lake of the Woods.....		4.77	
L.K. 431, Lake of the Woods.....		5.15	
L.K. 411, Lake of the Woods.....			3.81
L.K. 430, Lake of the Woods.....		4.93	
L.K. 443, Lake of the Woods.....		4.43	4.43
L.K. 442, Lake of the Woods.....		1.14	
L.K. 444, Lake of the Woods.....		.049	
L.K. 376, Lake of the Woods.....			4.7
L.K. 340, Lake of the Woods.....			2.77
A.10, Lake of the Woods.....		5.	
L.K. 341, Lake of the Woods.....			4.5
Loc. L.K. 395, Lake of the Woods.....			4.12
Loc. L.K. 417, Lake of the Woods.....			3.8
Loc. L.K. 438, Lake of the Woods.....		5.	
Pt. D. 18, Lake of the Woods.....		3.	
Pt. D. 13, Lake of the Woods.....		2.5	
Pt. D. 13, Lake of the Woods.....		3.4	
Pt. Loc. S. 1091, Macara Lake.....	Gundy.....		5.
Loc. N.T. 72, Long Pine Lake.....	".....	4.58	
Loc. L.K. 408, Long Pine Lake.....	".....		3.51
L.K. 415, Granite Lake.....	Boys.....		1.83
L.K. 422, Granite Lake.....	".....	3.31	
L.K. 425, Granite Lake.....	".....	2.26	
L.K. 423, Granite Lake.....	".....	4.96	
L.K. 426, Granite Lake.....	".....	4.90	
L.K. 427, Granite Lake.....	".....	4.80	
L.K. 388, Granite Lake.....	".....		2.
L.K. 419, Granite Lake.....	".....		3.06

Appendix No. 13—Continued

MAINLAND SOLD AND PATENTED

Under Summer Resort Regulations

Part or Parcel	Township	No. of acres sold	No. of acres patented
<i>District of Kenora—Continued:</i>			
L.K. 362, Granite Lake.....	Boys.....		2.14
L.K. 439, Granite Lake.....	".....	4.94	4.94
L.K. 436, Granite Lake.....	".....	2.60	
P. 71, Granite Lake.....	".....	2.43	
L.K. 397, Red Deer.....			3.8
L.K. 435, Red Deer.....		1.	
R.F.D. 3, Little Vermilion.....	Jordan.....		1.7
Pt. Lot 18, Con. 4.....	Aubrey.....		5
Pt. Lot 5, Con. 6, Otter Lake.....	Malachi.....		1
N.T. 87, Otter Lake.....	Rudd.....	5.	
S.F. 22, Ghost River.....		4.	4
Loc. S.F. 31, Canyon Lake.....		8.58	
L.K. 428, Andy Lake.....		4.62	
L.K. 429, Andy Lake.....		4.55	
L.K. 437, Moth Lake.....	Forge.....	5.	
Pt. Lot 23, Con. 1, Drayton Reserve.....		3.83	
Pts. D. 11 & D. 6, Inglis Lake.....			3.09
<i>County of Lanark:</i>			
Pt. Lot 17, Con. 4.....	Lavant.....		5.
Pt. 20, Con. 7.....	Drummond.....	.8	
<i>County of Leeds:</i>			
Pt. Lot 29, Con. 10.....	Bastard.....		.9
<i>County of Lennox and Addington:</i>			
Pt. Lot 30, Con. 1.....	Ashby.....	2.93	
Pt. Lot 29, Con. 2.....	".....	2.09	2.09
<i>District of Muskoka:</i>			
Pcl. 18, Sub. Pts. Lots 28 and 29, Con. 8.....	Wood.....		.57
Pt. Lot 45, Con. 7.....	".....	.18	
Pt. Lot 44, Con. 7.....	".....	3.97	
Pcl. 10, Pt. Lot 12, Con. 1.....	Cardwell.....	.7	
Pt. Lot 14, Con. 8.....	Baxter.....	3.	
<i>District of Nipissing:</i>			
Pt. Lot 9, Con. 1.....	Olrig.....		5.3
Pt. Lot 10, Con. 15, Trout Lake.....	Ferris.....	1.5	1.5
Pt. Lot 9, Con. 15, Trout Lake.....	".....	2.	2.
Pt. Lot 8, Con. 15, Trout Lake.....	".....	5.	5.
Pcl. No. 1, Pt. Lot 34, Con. 3.....	Mattawan.....	2.	
Pcl. No. 2, Pt. Lot 34, Con. 3.....	".....	2.	
Pcl. No. 3, Pt. Lot 34, Con. 3.....	".....	2.	
<i>District of Parry Sound:</i>			
N. Pt. Lot 7, Con. 5.....	Croft.....	5.	5.
Pts. Lot 12, Con. 17, Lake Nipissing.....	Nipissing.....	.8	5.8
Pt. Lot 7, Con. 21.....	Hardy.....		5.
Pt. Lot 75, Con. 11.....	Carling.....	5.	
Pt. Lot 5, Con. 2.....	Chapman.....	2.	
<i>County of Peterborough</i>			
Pt. Lot 4, Con. 17, Salmon Lake.....	Cavendish.....	1.954	
Pt. Pot 4, Con. 17, Salmon Lake.....	".....	1.852	
Pt. Lot 15, Con. 8.....	Burleigh.....	.58	
Pt. Lot 29, Con. 8, Jack's Lake.....	Methuen.....	2.88	2.88
Pt. Lot 32, Con. 4, Mississauga Lake.....	Harvey.....		5.

Appendix No. 13—Continued

MAINLAND SOLD AND PATENTED

Under Summer Resort Regulations

Part or Parcel	Township	No. of acres sold	No. of acres patented
<i>District of Rainy River:</i>			
Loc. 80, Clearwater Lake.....	N. of Fleming.....		1.6
Loc. 137, Clearwater Lake.....	".....		.6
Loc. 137, One Side Lake.....		1.49	
H.L. 11, Pt. Lot 36, Con. 2.....	Watten.....	5.	
<i>County of Renfrew:</i>			
Pt. Lot 17, Con. 12, Clear Lake.....	Sebastopol.....		.18
Pt. Lot 17, Con. 12, Clear Lake.....	".....		.223
Pt. Lot 17, Con. 12, Clear Lake.....	".....		.22
Lot 5, Con. 13.....	Hagarty.....		8.
<i>District of Sudbury:</i>			
Pt. Lot 4, Con. 3.....	Bigwood.....		2
S. Pt. Lot 13, Con. 6.....	Cherriman.....	5.	5
Loc. W.D. 2553, Panache Lake.....	Twp. 91.....	2.34	
Loc. W.D. 2554, Panache Lake.....	".....	2.35	2.35
Loc. W.D. 2555, Panache Lake.....	".....	2.36	
Pt. Lot 1, Con. 5.....	Cherriman.....	8.3	8.3
Loc. A.E. 1, Panache Lake.....	Twp. 83.....		2.23
Loc. A.E. 6, Panache Lake.....	".....	2.	
Loc. A.E. 2, Panache Lake.....	".....		4.9
Loc. F.L. 11, Panache Lake.....	".....	2.85	2.85
F.L. 4, Panache Lake.....	".....		4.47
Pt. Lot 6, Con. 5.....	Broder.....		2
Pcl. 1, Pt. Lot 2, Con. 2.....	Bigwood.....		1.6
Pcl. 2, Pt. Lot 2, Con. 2.....	".....		2.2
Pcl. 5, Pt. Lot 2, Con. 2.....	".....	1.5	
W.D. 2541, Wahnapiatae Lake.....	MacLennan.....		4.
F.L. 12.....	Twp. 69.....	4.82	
A.E. 5, & Pt. W.D. 82, Trout Lake.....		5.04	
<i>District of Thunder Bay:</i>			
P.P. 243, Lower Shebandowan Lake.....			2.6
P.P. 340, Middle Shebandowan Lake.....			1.8
P.P. 122, Lower Shebandowan Lake.....		1.32	
P.P. 250, Lower Shebandowan Lake.....		1.7	
P.P. 254, Lower Shebandowan Lake.....			2.1
P.P. 213, Lower Shebandowan Lake.....			1.8
P.P. 214, Lower Shebandowan Lake.....			1.83
Loc. J.K. 196, Lake Superior.....	Twp. 82.....		.29
Loc. A.L. 382.....	".....	1.	
Pt. Lot 15, Con. 7, Surprise Lake.....	Gorham.....	.4	
Pt. Lot 15, Con. 7, Surprise Lake.....	".....	4.4	
Pt. Lot 15, Con. 7, Surprise Lake.....	".....	4.7	
Pcl. 48, Trout Lake.....	Ware.....		.63
Pcl. 53, Trout Lake.....	".....		.79
Pcl. 55, Trout Lake.....	".....	1.47	
Pcl. 17, Trout Lake.....	Gorham.....	1.64	
Pcl. 1, Trout Lake.....	".....	1.7	
Pcl. 13, Trout Lake.....	".....	.88	
Pcl. 18, Trout Lake.....	".....	.76	
Pcl. 22, Trout Lake.....	".....	.66	
Pcl. 21, Trout Lake.....	".....	.69	
P.P. 655, Two Island Lake.....	Jacques.....		6.1
P.P. 628, Two Island Lake.....	".....		3.5
P.P. 645, Two Island Lake.....	".....		5.8
P.P. 660, Two Island Lake.....	".....		4.

Appendix No. 13—Continued

MAINLAND SOLD AND PATENTED

Under Summer Resort Regulations

Part or Parcel	Township	No. of acres sold	No. of acres patented
<i>District of Thunder Bay—Continued:</i>			
Pcl. 171, Cordingly Lake.....		.59	.....
Loc. 600, Kashabowie Lake.....		1.29	.....
Loc. 601, Kashabowie Lake.....		1.08	.....
S.F. 80, Kashabowie Lake.....		1.88	.....
<i>County of Victoria:</i>			
Pt. Lot 11, Con. 9.....	Digby.....	1.14	.....
		247.796	251.173

Appendix No. 13—Continued.

ISLANDS SOLD AND PATENTED

Under Summer Resort Regulations

Part or Parcel	Township	No. of acres sold	No. of acres patented
<i>District of Algoma:</i>			
C.K. 14, Axe Lake	Gould	4.	.....
<i>District of Cochrane:</i>			
Island, McIntosh Lake	Dundonald		2.
<i>County of Frontenac:</i>			
Pt. A. Sharbot Lake	Olden		5.
Lot 14, Miller Island, Devil Lake	Bedford	1.06	.....
Lot 15, Miller Island, Devil Lake .....	" .....	.96	.....
Lot 13, Miller Island, Devil Lake	"	1.2	.....
Hurricane or Yukon, Loughboro Lake	Storrington		1.
<i>District of Kenora:</i>			
L.K. 432, Lake of the Woods		3.25	.....
L.K. 403, Lake of the Woods			1.25
L.K. 418, Lake of the Woods		2.18	.....
Pt. G. 2000, Lake of the Woods		5.	5.
G. 2018, Lake of the Woods .....			.4
G. 2027, Lake of the Woods .....		.9	.....
No. 19, Canyon Lake		1.6	.....
L.K. 433, Long Lake		5.84	.....
N.T. 85, Otter Lake	Malachi .....		.64
G. 2014, Sabaskong Bay, Lake of the Woods .....			.75
G. 1998, Sabaskong Bay, Lake of the Woods		1.	.....
G. 2167, Sabaskong Bay, Lake of the Woods		6.1	.....
L.K. 444, Clearwater Bay, Lake of the Woods .....		.049	.....
R.K. 198, Wabigoon Lake		2.	.....
<i>County of Lanark:</i>			
No. 254, Rideau Lake	North Burgess .....		.2
<i>County of Leeds:</i>			
No. 78, Newboro' (Mud) Lake	South Crosby .....		.2
<i>County of Lennox and Addington:</i>			
"F", Great Weslemkoon Lake	Effingham		6.3
<i>District of Manitoulin:</i>			
T.P. 2830, Whitefish Bay, Lake Huron .....			.30
Pcl. 8, T.P. 20, McGregor Bay, Lake Huron			21.
Pt. 2, Jumbo, McGregor Bay, Lake Huron		3.2	.....
T.P. 569, Fraser Bay, Georgian Bay			3.96
T.P. 3817, "Sim", South Bay		3.5	.....
T.P. 2473, Whitefish Bay, Lake Huron			8.23
T.P. 2974, Whitefish Bay, Lake Huron		3.10	.....
T.P. 2792, Whitefish Bay, Lake Huron			1.34
T.P. 34, Killarney Bay, Lake Huron			5.3
<i>District of Nipissing:</i>			
W. Pt. No. 10, Lake Nipissing	Loudon		5.54
"V", Lake Nipissing	"		4.
<i>County of Northumberland:</i>			
Pt. "Sand", Presquile Bay	opp. Brighton .....	.5	.5
<i>County of Ontario:</i>			
Rama	Rama .....		.51

Appendix No. 13—Continued

ISLANDS SOLD AND PATENTED

Under Summer Resort Regulations

Part or Parcel	Township	No. of acres sold	No. of acres patented
<i>District of Parry Sound:</i>			
Lorna, Crane Lake.....	Conger.....		3.35
"E" 27, Georgian Bay.....	opp. Shawanaga.....		2.3
318 "C", Georgian Bay.....	opp. Carling.....	1.24	
253 "C", Georgian Bay.....	".....	.64	
Pt. 15 "C", (Huckleberry).....	opp. McDougall.....	5.	
B. 415, Georgian Bay.....	opp. Cowper.....		5.
Pcl. A. of B. 415, and Islets B, C, and D., Georgian Bay	".....	5.	5.
Pt. B. 342, Georgian Bay.....	".....		5.
Island opp. Lot 22, Con. S, Eagle Lake.....	Machar.....	.94	
Big Chief.....	".....	.87	
No. 3, McQuaby's Lake.....	Nipissing.....		2.
Pcls. A. and B. on Island T.P. 3464, French River.....		10.	10.
Pcl. 1, Pt. Island, French River.....			.1
<i>County of Peterborough:</i>			
Island, Mississauga Lake.....	Cavendish.....		.25
Island, Long Lake.....	Burleigh N.D.....		.87
<i>District of Rainy River:</i>			
"L", Clearwater Lake.....	N. of Fleming.....		2.
"Q", Clearwater Lake.....	".....		.55
"A" 127, Rainy Lake.....	opp. Watten.....		7.65
H.L. 3, Hostess, Rainy Lake.....		5.2	5.2
A. 154, Berry Lake.....		7.97	
<i>County of Renfrew:</i>			
Pt. Island, Green Lake.....	Brougham.....		1.5
<i>District of Sudbury:</i>			
Island, Wolseley Bay.....	opp. Scollard.....	.75	.75
<i>District of Temiskaming:</i>			
"S" Larder Lake.....	McFadden.....		2.
Pcl. 13, Island "A" 2, Sesekiniki Lake.....	Grenfell.....	4.	
Pcl. 12, Island "A" 2, Sesekiniki Lake.....	".....	5.6	
		92.649	126.94

Appendix No. 14

PATENTS OFFICE (LANDS BRANCH)

Statement of Patents, etc., Issued from Nov. 1st, 1932 to October 31st, 1933.

Public Lands Patents	323	
Free Grants "	78	
Pine "	5	
Transfers (Crown Lots)	51	
Patents "	19	
Vesting Orders etc.	19	
	<hr/>	495
Mining Lands Patents	401	
" Rights "	2	
" Leases	113	
	<hr/>	516
Crown Leases	18	
Algonquin Park Leases	15	
Bruce Beach Leases	14	
" Renewals	6	
Jordan Harbor Leases	4	
" Renewals	5	
Rondeau Park Leases	8	
Temagami Leases	33	
Dredging "	1	
Water Power Leases	4	
	<hr/>	108
Licenses of Occupation (Mines)	84	
" " (Lands)	142	
" " Temagami Lake	1	
" " Rondeau Park	7	
" " Algonquin Park	1	
" " Quetico "	1	
	<hr/>	236
Total		1,355

Appendix No. 15

RECORDS BRANCH, 1932-33

Communications received:	
From Crown Land Agents	9,917
From Crown Timber Agents	4,378
From Mining Recorders	7,843
From Homestead Inspectors	2,413
From Superintendent (Algonquin Park)	696
From Superintendent (Quetico Park)	166
From Superintendent (Rondeau Park)	383
Orders-in-Council	134
Telegrams	387
All other sources	30,568
	<hr/>
Total incoming (Minister's Office and Land Tax Branch not included)	56,885
Communications sent out to Crown Land and Timber Agent, Inspectors and Park Superintendents	21,000
To General Public	25,300
Re Statistics	2,365
Re Mill Licences	3,400
Re Maps and Blue Prints	6,600
Summer Home Booklets	1,863
	<hr/>
Total outgoing (Minister's Office and Land Tax Branch not included)	61,528

Files:

New Files issued—General	4,000
New Files issued—Accounts Chargeable	596
New Files issued—Accounts Free	215

REPORT
OF THE
MINISTER OF LANDS AND FORESTS
ONTARIO
1933
PART II — SURVEYS BRANCH

Appendix No. 16

REPORT OF SURVEYOR-GENERAL

No survey work was carried on under instructions from this Department during the past year, with the exception of a few miscellaneous surveys, which may be enumerated as follows:—

Retracement of certain lot lines in the Township of Phelps, District of Nipissing, required for the location of settlers, by G. P. Angus, O.L.S. of North Bay.

Retracement of certain lines in the Townships of Crooks and Pardee, District of Thunder Bay, required for the location of settlers, by R. S. Kirkup, O.L.S. of Fort William.

Retracing and marking Township Outlines in the District of Algoma, forming part of the Mississagi-White River Game Preserve boundary.

Retracing of certain lines in the Township of Macgregor, District of Thunder Bay, required for the location of settlers, by Messrs. Phillips & Benner, O.L.S. of Port Arthur.

Contour and dam-site survey on the Grand River, near Waldemar, in the Townships of East Garafraxa and Amaranth, in the County of Dufferin, by Messrs. Speight & vanNostrand, O.L.S. of Toronto.

Total amount of monies paid out in connection with these miscellaneous surveys—\$5,913.44.

MUNICIPAL SURVEYS

The following surveys were performed on petition from the Municipality and the authority of the Lieutenant-Governor in Council and confirmed as follows:—

No. 785—Defining and establishing the boundaries of certain streets and lands in the Village of Bewdley, Township of Hamilton, County of Northumberland.

No. 787—Defining and marking the west limit of Yonge Street, in the City of Toronto, between Trinity Square on the north and Louisa Street, on the south.

TOWNSITES

The following townsites were laid out on lands patented subsequent to 19th day of March, 1910, and were submitted and approval given as required, under *The Townsites Act*—M-113, near Kirkland Lake, Twp. of Teck, District of Timiskaming

M-102, Township of Swayze, District of Sudbury

M-114, Township of Lebel, District of Timiskaming

MAPS

During the year new map (No. 20-C) covering certain Townships, District of Timiskaming on a scale of 2 miles to the inch, was published, also map (21-C) being part of the Districts of Timiskaming, Nipissing and Sudbury was revised and published.

There was also published a new Electoral Map of the Province of Ontario, setting out the boundaries of the Electoral Districts described in the Representation Act of 1933.

Extracts from reports of several surveyors, employed under instructions from this Department will be found in Appendices 21 to 27.

Appendix No. 17

Statement of Crown Surveys in progress during the twelve months ending October 31st, 1933.

No.	Date of Instructions	Name of Surveyor	Description of Surveys	Amount Paid
				\$ c.
1	Sept. 3, 1932	N. A. Burwash.....	Boundary Survey between Ontario and Quebec at Lake St. Francis.....	1,062.40
2	Aug. 15, 1933	R. S. Kirkup.....	Resurvey of Lines in Twp. Crooks, Dist. Thunder Bay.....	751.04
3	Aug. 5, 1933	James S. Dobie.....	Resurvey of lines in Twps. 176, 182 and North boundary of the Townships of Gould and Grasett, Dist. of Algoma...	2,100.00
4	Sept. 12, 1933	C. E. Bush.....	Survey fixing of contour shores Lac Seul.	1,000.00
5	Oct. 19, 1933	Speight & VanNostrand	Survey Grand River Valley in Townships of E. Garafraza and Amaranth in the County of Dufferin.....	1,000.00
				\$5,913.44

Appendix No. 18

Statement of Crown Surveys completed and closed during twelve months ending October 31st, 1933

No.	Date of Instructions	Name of Surveyor	Description of Surveys	Amount Paid
				\$ c.
1	Apr. 11, 1932	Beatty & Beatty	Meridian Line, District of Cochrane....	2,274.28
2	Apr. 11, 1932	H. W. Sutcliffe.....	Township outlines, District of Cochrane	1,970.00
3	Apr. 11, 1932	Phillips & Benner	Base line in the District of Kenora	2,365.45
4	Mar. 27, 1932	J. T. Coltham.....	Survey part of the Township of McKay.	4,316.75
5	Apr. 11, 1932	C. E. Bush.....	Survey certain roads, District of Cochrane.....	5,124.51
6	Apr. 11, 1932	E. L. Cavana	Survey certain roads, District of Parry Sound.....	5,284.26
7	Apr. 11, 1932	Speight & VanNostrand	Township outlines, District of Cochrane.	2,950.91
8	Apr. 11, 1932	G. P. Angus	Survey parts Townships of Caron and Moose, Dist. Cochrane.....	1,884.00
9	May 16, 1932	Elihu Stewart.....	Re-establish certain township boundaries along the Canadian Pacific Railway, Dist. Algoma and Thunder Bay.....	1,259.70
10	June 7, 1932	R. W. Demorest.....	Survey certain lot lines, Township of Dryden	25.40
11	Apr. 11, 1932	R. S. Kirkup.....	Survey certain roads, District of Thunder Bay	4,866.60
12	Sept. 29, 1932	J. Lanning.....	Locate certain lot lines in Township 14, Dist. Cochrane.....	377.50
13	Apr. 11, 1932	C. R. Kenny.....	Traverse parts Moose and Harricanaw Rivers, and shore of James Bay, District of Cochrane.....	1,629.46
14	Apr. 11, 1932	E. L. Moore	Survey of Township of Horden, District of Cochrane	1,726.17
15	Apr. 20, 1932	James S. Dobie	Islands and shore Northwesterly part of Lake Superior, District of Thunder Bay	1,609.14
16	June 2, 1932	T. J. Patten	Traverse certain lakes, District of Algoma	1,642.25
17	Nov. 10, 1931	A. McMeekin.....	Traverse survey, Clearwater Bay, Lake of the Woods, District of Kenora	89.26
18	Apr. 20, 1932	J. Lanning.....	Certain roads in the District of Cochrane	1,916.35
19	Aug. 2, 1932	C. E. Bush	Survey of camp sites along the Ferguson Highway	1,217.65
20	June 8, 1932	J. W. Pierce	Retracement of part of the Ontario and Manitoba boundary	996.46
21	Aug. 2, 1933	G. P. Angus	Survey of lines Township of Phelps, District of Nipissing	482.77
22	May 19, 1932	J. A. Shirley King.....	Retracement Ontario-Quebec boundary.	2,918.69
23	Aug. 17, 1933	H. W. Sutcliffe.....	Retracing part of Line between Townships of Hearst and McFadden, District of Timiskaming.....	159.00
				<hr/> \$47,086.56

Appendix No. 19

Statement of Municipal Surveys for which instructions issued during the
twelve months ending October 31st, 1933

No.	Date of Instructions	Name of Surveyor	No.	Description of Surveys
1	Mar. 17, 1933	Garnet L. Berkeley....	786	Boundary line between the Township of King in the County of York, and the Township of West Gwillimbury, Simcoe County.
2	June 22, 1933	Speight & VanNostrand	787	Establish the West limit of Yonge Street, City of Toronto in the premises No. 254 Yonge Street, which requires the fixing of the line between Trinity Square on the North and Louisa Street on the South.
3	July 28, 1933	Oliver Smith.....	788	Mark the Southeast and Northwest angles of Lot 26 and South East angle of Lot 90, the Northeast angle of Lot 89 in the Village of Sturgeon Point, County of Victoria.

Appendix No. 20

Statement of Municipal Surveys confirmed during the twelve months ending October 31st, 1933

No.	Date of Instructions	Name of Surveyor	No.	Description of Surveys	Date of Confirmation
1	Oct. 3, 1932	Oliver Smith....	785	Determine the boundaries of streets and public lands, in the Village of Bewdley in the Township of Hamilton in the County of Northumberland.....	July 5, 1933
2	June 22, 1933	Speight & VanNostrand.	787	Establish the West limit of Yonge Street in the City of Toronto in the premises No. 254 Yonge Street which requires the fixing of the line between Trinity Square on the North and Louisa Street on the South.....	
					Aug. 25, 1933

Appendix No. 21

Report and Field Notes Retracement of the Interprovincial Boundary between Ontario and Quebec, from Lake Temiskaming to Mile 89, District of Temiskaming and Cochrane.

Shirley King, O.L.S., 1932.

To the Commissioners of the Ontario-Quebec Boundary,

Messrs. L. V. Rorke, Toronto and G. Cote, Quebec.

SIRS:—

When we finished this season's work, we had made a complete survey, during the last three seasons of all that portion of the Ontario-Quebec boundary between the head of Lake Temiskaming and James Bay. This part of the boundary between the two provinces was first laid down on paper by treaty in 1791. This treaty was for the purpose of dividing into two provinces, Upper and Lower Canada, what was then the huge area or colony of Quebec, which stretched far westward from the Atlantic into the interior. The treaty read, in part as follows: "until it strikes the Ottawa River to ascend the said river into Lake Tomiscanning and from the Head of the said Lake by a line drawn due north until it strikes the boundary line of Hudson's Bay, etc." In the winter of 1874, the first 42 miles of this boundary had been run to the Height of Land dividing Ottawa Valley and Hudson Bay waters.

A bill passed in 1889, defined the boundaries of Ontario at that time and included for part of them, the following: "and then southeasterly following upon the said shore (Hudson Bay) to a point where a line drawn due north from the Head of Lake Temiskaming would strike it and thence....." This was exactly as had been outlined in 1791.

Increasing activity northward made imperative the extension of this boundary. In the summer of 1905, the next 45 miles was run and in the summer of 1906, another 53 miles was run. At Mile 140 the opened boundary then rested till the summer of 1930.

In 1930 we extended this boundary a further 68 miles and retraced 11 miles of the 1906 line on our way home, Mile 140 to Mile 129. In 1931, we further extended the boundary for another 62 miles to the tide water of James Bay and retraced 40 miles of that part run in 1905 and 1906, or from Mile 89 to Mile 129. The retracement of the remaining part, that done in 1874 and most of that in 1905, in all 89 miles, was our present season's work.

ORGANIZATION

By arrangement we met in Quebec, May 28-30, to make plans for organization for the season. The procedure of the two previous seasons was followed as closely as possible, i.e. the men were taken from Quebec and as much as possible of supplies purchased in Ontario. Accordingly, we met with our parties in New Liskeard on June 9th and after final outfitting there, proceeded by car the next day to the boundary line near North Temiskaming in Quebec. An observation for azimuth was obtained that afternoon and work begun. Work proceeded steadily and good progress was made except for delays due to excessive rain. The dense alder undergrowth together with such a lot of

wet weather tended greatly to retard the speed of the axemen's work. The line was practically completed by September 14th, the Quebec party leaving for home that afternoon while the Ontario assistants left the following day. As some work had to be completed at the start of the line, we left for there by car on September 15th. This work was finished by the 19th and operations closed.

Mr. A. Dumas, Q.L.S., was for the third year engaged as assistant. For expertness, diligence and ability to carry on all details of the work, Mr. Dumas' work can not be too highly appraised. A. C. R. M'Gonigle, B.A., was also engaged as assistant for the third year. In charge of the chaining and posting this year, he too gave particularly fine service in the tedious details of numerous posts and topography notes. The men as before were the best of the kind for the work, ready and able to take on any of the work without any unwillingness. This is not such a small thing as it might seem. Many men soon get the idea that once an axeman never a packer, or cook's helper or any other helper. Willingness to do whatever the hour or day brings forth in the day's work is equally important in a survey man as expertness in his own line of work. This was especially true of our men. Henri the cook was without doubt one of the very best men for his job it is possible to get, doing what is generally considered two men's work on most parties. Nine men in all, including ourselves, completed the whole three seasons in which we were engaged on the 270 miles of this boundary.

PROGRESS

Starting at the north shore of Lake Temiskaming and finishing at the Canadian National Railway, 89 miles were retraced, with an average of 1.3 miles for every day worked. At the beginning approximately 15 miles of nearly open country was traversed, much of it settled and farmed. At this point we entered the unsettled area and almost the whole line from here on ran through bush with dense undergrowth. This brush consisted of raspberry canes, hazel, saskatoon, wild cherry, small poplar and jackpine and most of all, alder. Particularly when nearing Lake Abitibi from the south, the matted dense thickets of alders are a striking feature. A man, met with there this year and known to the writers as one who has travelled Northern Canada extensively as a prospector, said that this area was the worst of its kind that he knew.

The triangulations of Lakes Labyrinth and Abitibi were completed by using long bases in the heavy bush. Shore lines or beaches were not suitable in sufficient length.

A long dry spell was terminated on June 21st and then we had a great deal of rain. Our diary shows rain for 46 days out of the next 79. It rained steadily and heavily for 48 hours in one period. Counting short layups as well as whole days, we lost about 14 full days' time even though work was carried on many times like in any survey, with the men soaking wet from the bush.

TRANSPORTATION

Even though we were not very far from settled country, man-packing had to be resorted to for 28 miles of line. Two canoes were sufficient but necessary for the rest of the work. It was possible to get a small launch for working Abitibi Lake. This lake has a reputation of storms developing very

quickly so as to make it dangerous for small canoe travel. There are many open stretches of water varying from 3 to 6 miles across and in one place about 14 miles, and the lake is comparatively shallow. As it was, a spell of high wind and rain kept us off the lake for one and one-half days. In the settled areas we used cars and trucks for any needed moving.

The large bay into which the Okikodosik River flows is at present badly studded with dead heads, making it particularly dangerous for motorboat travel. This may be true of other bays as well.

THE LINE

The line was opened mostly to a skyline width. In places this was not possible as trees which had been blazed in the original survey, still standing near our transit line, were not cut down. Very little trouble was had in getting long sights for production of line. All the ground was firm and solid and as country was mostly rolling to rough, no trouble was experienced with refraction as had been in previous years in flat muskeg country. A-K & E transit reading to minutes and a Cooke reading to 20" were used, the first for producing the line and the second for final control and observations. Observations for azimuth on Polaris were taken, always in daytime usually during the day's work. In all 100 observations were taken, an average of over 1 per mile.

The method used in this retracement was to keep our transit line as close to the line of posts as possible and to record offsets from it to the posts. To keep near this alignment of posts we deflected our line and produced from there, or offset it and then produced on a parallel bearing or offset it and then deflected as well and then produced. Occasionally the line had to be widened slightly after our trial line had been cut, so as to be open between the posts. The line of posts, generally speaking, was in good alignment. In one place for 3 miles it ran 2' 35" off but the rest was all below 1' from theoretical and much of it for only a few seconds.

This boundary, now cut out as a continuous straight line due north for 270 miles is a splendid land mark for aviators. The southern part from Lake Temiskaming to Lake Abitibi will quickly grow up again in places with dense growth of alders. Both the 58 year old and the 26 year old parts were so grown up in places as to make it impossible to find. This is true particularly where there had been no big timber to blaze or where fire has since swept everything away and still more so where it has been choked by dense alder growth. Prospectors who knew almost exactly where the line was, told us that in places they could not find it, during the latter years. In our opinion it would seem desirable to have such an important line cleared out again in about 25 years.

CHAINAGE

A 400 link Lufkin steel tape was used for main chainage ahead and a 300 foot Lufkin steel tape for checking back. About half way in the season the latter chain was broken and part lost in a lake and checking was then done with the same 400 link tape. The chainage shown in the notes are the main chainage throughout although the checking was done with equal care except in a few miles.

The chainage of that part of the line surveyed in 1874 up to Mile 42 was found to be erratic. The Geodetic survey of Canada has issued results which

they obtained in checking between certain miles of the boundary and are incorporated in the following table:

Mile 3 to Mile 40:

Plan chainage.....	2960.000 chains
Our chainage.....	2967.240 "
Geodetic triangulation.....	2966.773 "
Quebec township checks.....	2965.43 "

Our chainage shows 7.24 chains more than the 37 miles in the original survey or an average of 16.4 links per mile longer.

In 37 miles, 23 mile-intervals fall between 80.09 and 80.23 chains, according to our chainage.

Two of the mile-intervals were found more than 81 chains, which look like gross errors of 1 chain in each case.

It would appear that the original survey was made with a short chain, for

- 1) failure to apply slope corrections would make the staked-out interval shorter than recorded, and
- 2) failure to apply temperature correction, even though it were always 30 below zero, would account for only 4.5 links per mile.

The chainage of the part done in 1905 and of 2 miles of 1906 was as follows:

Mile 40 to Mile 90:

Plan chainage.....	4000.000 chains
Our chainage.....	3996.597 "
Geodetic triangulation.....	3994.270 "

Our chainage shows 3.40 chains less than the 50 miles shown in the original survey or an average of 6.8 links per mile shorter.

In 50 miles, 30 mile-intervals fall between 80.00 and 79.85 chains according to our chainage.

One of the mile-intervals was 78.411 chains, a gross error of say 1.50 chains. In this mile our main and check chainage agreed by .1 of a link but to make doubly sure it was given another check which came within 1 link of first two.

MONUMENTS

A monument was erected at every mile, either by renewal or reestablishment.

To Mile 42, the original monuments were of cut stone, at every mile being made from stone near the line and planted during the winter. Nearly all of them were found in place. The first three were completely lost, the fourth at Mile 2 was found lying in a ditch, two others were found near their respective corners but out of place and another was not found at all.

From Mile 42 to Mile 89 the original monuments had been a $1\frac{7}{8}$ " hollow iron pipe 3 feet long and a wooden post planted beside it, at every mile. Most of these iron posts were found in fair shape, though the wooden post was often

missing or in poor shape. Altogether 5 iron posts were lost. New iron posts were supplied.

A new wooden post was planted at every mile, immediately north of and touching the stone or iron post for the whole 89 miles, and carved with the same markings as the other one, according to the old wooden post or iron post.

During the course of the survey, points were marked permanently by us by a bronze rock post and stone cairn or a rock cross with a stone cairn, or with a cement post with a bronze rock post in centre of its top. Where cement in bags could be got in to the line conveniently a cement post from 3' to 5' long, 7" by 8" square and reinforced with iron rods, was made in a form, carved with exact mile and chainage before it became too hard and then planted firmly at a salient point on the line. All these permanent marks were placed exactly on line between the two adjacent monuments.

Cut stone monuments were procured at La Reine and 4 of these planted at prominent points, two in Lake Abitibi, one on its north shore and one at Mile 90. These were all set in a concrete base.

Instructions were received to get stone posts for the beginning of the line at Lake Temiskaming to replace those that were lost. These were ordered from a monument maker, but owing to circumstances entirely beyond our control were not available while we were on the ground to place them. An iron post in cement at the beginning and a cement post at Mile 1 were substituted.

Bearing trees if found were recorded and if good were retained. Wherever available, new ones were made. The old B. T.'s had all disappeared up to Mile 23.

In the report of Patten and Laberge, stone cairns are mentioned. None of these were found.

The notes of O'Hanly and O'Dwyer in 1874 show two cut stones planted at 24.85 and 24.95 chains north of the 42 miles post, one at the Height of Land and the other 10 links north of it. These two posts are shown in Patten and Laberge's notes at chainages 24.93 and 25.03 chains north of 42 mile post. We found these two posts lying uprooted along side of the line and road. There now is a good wagon road traversing this part of the line from Cheminis to Labyrinth Lake. Evidently these two posts had been removed as obstacles. We again planted them directly on line at chainages as shown by Patten and Laberge and with their tops slightly below the surface of the ground.

MAGNETIC OBSERVATIONS

Observations to determine magnetic declination were made in sets of 5, quite frequently, with both transits. The declination in this area is generally about 12" west of north. A slight variation from the normal was observed a few miles south of Lake Abitibi. This latter fact agrees closely with what is found at other points in this area south of the lake according to the Provincial Geologist of Ontario.

A list of these observations is appended.

THE COUNTRY

For from 1 to 2 miles north of Lake Temiskaming, the land is low, swampy and soft. It is being gradually drained and brought under cultivation. Since the original survey, Lake Temiskaming has been dammed so that shore line and low islands are now drowned. This accounted for loss of some of the monuments.

From Mile 2 to 11, the country is settled, most of this stretch being in what is known as Belle River Valley. This is very fine farming country, and is now well improved. Settlement began here long before the railroad had entered, transportation being by the lake.

From Mile 11 the line passes through unsettled country to Mile 83 at the north side of Lake Abitibi, with the slight exception of crossing the railroad at Cheminis, Mile 41-42. From Mile 83 to 89 it is partly settled on the Quebec side, not at all on the Ontario side.

At about Mile 7, the top of the bank of the river valley is reached and country is fairly level. It is more or less open, with some scrub. Any streams that are here have furrowed deep and narrow ravines and gullies. Soil is a fine clay loam, easily worked and very fertile.

Rock exposures are passed over at Mile 14-15 and continue in greater or less degree to Mile 75 in Lake Abitibi. From Mile 75 to 89, while not actually on the line, rock is in evidence in the country in close proximity.

Brule, brush and scrub described in a general way the covering of the land where not actually farmed till Mile 18 is reached. Small patches of green timber occur from this point and near Mile 22 quite heavy bush is entered. From this point on to Mile 48 some very heavy bush is passed through. This timber includes some large scattered white pine, spruce, poplar, jackpine, balsam, cedar, birch and ash. Considerable pulpwood and merchantable timber is scattered all through this area. Nearly all this bush has a heavy tangled undergrowth. Lumber operations are proceeding in Labyrinth Lake area at the present time where spruce and cedar are being taken out.

At 39 M 60 and about 20 chains east in Quebec, lies Mt. Cheminis, the name meaning an Indian Chimney. This is a prominent mark for the surrounding country up to 25 miles away. This hill stands by itself, with perpendicular sides and slightly rounded top, and at a distance seems to rise out of level surrounding country. Two or three more hills to the north and east, present at a distance a similarity, having about the same elevation, but they are not so distinctly a separate hill by themselves as is Cheminis.

About Mile 45, to the west of Labyrinth Lake and on to Mile 57 the country has been burned over and now when viewed close at hand presents a very desolate appearance. Windfall, second growth, chicots, alder, hazel and raspberry canes with occasional small areas of green timber are the order in this locality. It is very rocky and hilly, has few lakes and viewed from one of the higher points seems to be an elevated region broken up by series of small ranges of hills.

From points of vantage, however, the views across this country are very fine. Hills and low mountains can be seen up to 30 to 40 miles away, and what with lakes and valleys, wooded slopes and bare burnt hills, stately lone

pinces and tall gaunt chicots, the scenic effect is well worth viewing. Such names as Ben Nevis, Ossian and Katrine for features in this area were suggested, evidently to some one familiar with Scottish Highland country.

From Mile 57 to end of work at Mile 89, the line passes through green timber all the way. All of this is included in a timber limit on the Ontario side and from Mile 60 to about Mile 67 on the Quebec side. At about Mile 60 the heavy bush begins. From here to Lake Abitibi some very fine stands of pulpwood and also some fine cuts of spruce, cedar and small amounts of white pine are found. The country here is not nearly so rough as that to the south of it. Some small ranges of rocky hills lie in this area but by far the greatest part of it is gently sloping or bottom land. It is covered by an extremely heavy growth of spruce, balsam, birch and poplar with dense undergrowth. This land when cleared should make the very finest of farm lands. At present this land is held under timber concession rights on the Ontario side. A small amount of pulp and timber has been taken out in years past but at present nothing is being done.

The line passes over Lake Abitibi for about 11 miles, crossing three small islands, a point and one large island. Not many islands lie near the boundary but any that are near have rocky shores and are well wooded. The large island now called Boundary Island is mostly level but slightly rolling to the north-west. It is covered with a fine stand of spruce, birch, balsam, and poplar and very little underbrush. It has fine sand beaches nearly all around it.

From the north shore of the lake the land rises in about a quarter of a mile to the level of the surrounding country. From here to Mile 89, country is level to gently rolling, covered with fairly heavy bush on Ontario side and considerable of it cleared to the boundary on the Quebec side.

Except for the mountainous part, the country through which this line runs is often spoken of as "The Clay Belt." The soil is a clay loam and varies, from easily worked loam with plenty of humus in it to a sticky, stiff clay, hard to work and apt to bake in hot dry spells. The soil is fertile and proof is found both in the luxuriant natural growth and in the prolific yields and variety of products raised by the farmers.

Lake Abitibi extends about 12 miles eastward into the Province of Quebec. The land to the north and east has been settled now for some 15 years or less. Settlement is steadily growing farther around the east and south sides. Farms in this area are now of the very best. Improvements such as roads, buildings, fences, etc., are right up to date. All the usual products of a north country farm are grown, but in addition to these many of these farmers are raising their own table corn, are ripening tomatoes, are growing strawberries, buckwheat, ground cherries, cucumbers and tobacco. Frosts sometimes hold off till November 1st. This is true apparently of a fringe of country of from 3 to 4 miles in width around the lake.

This settlement is taking place only in Quebec. A rough estimate of the area thus described in Quebec is that it includes about 80,000 acres. A similar fringe computed around that part of the lake which lies in Ontario would give about 280,000 acres. None of this area in Ontario is open to settlement as it is at present under lease as a timber concession. A great deal of this area has the finest of transportation right through it, the Canadian National Railway. Part of this area lying to the west and south of the lake would have to be tapped

by a highway leading either west to the Temiskaming and Northern Ontario Railway or north to the Canadian National Railway. The northern fringe of the lake is traversed by the C.N.R. for 33 miles.

If settlement were allowed in the northern part of this area first, it would develop exactly as it has done in Quebec where it has been a splendid success. The parts of this fringe, viz. around the southwest and west sides of the lake would be reached gradually. The settlers would have a splendid revenue from sale of their pulp and timber just as was done in Quebec.

At present splendid highways run east from Cochrane to this limit and stop; and west from Amos in Quebec to the boundary and stop. The linking of these highways would be one of the finest pieces of development for the north country. This gap is about 50 miles long and lies in country very easy for road building.

Here is sufficient land to settle, at present hundreds, and eventually thousands of people. Transportation crying for freight right at their doors, revenue for the settlers from the day they go in, land whose fertility and productiveness has been proved beyond doubt, climate second to none in Canada! There is no doubt but that the agricultural produce from this land would be of far greater value than that derived from the slow growing timber and it seems to us that little or no argument can be urged for this close-in-area to transportation to be much longer withheld from settlement.

Abitibi Lake has undergone a certain amount of change since power development has made of it a reservoir. The water may by arrangement be kept up to an elevation of 878.5 feet, a datum arrived at as being as near as could be determined a natural high water or flood level. Naturally the level of the lake is kept to a much higher average than it was formerly. This is seen in drowned areas in bays and up rivers, in former islands now being submerged, in former points now being islands, and in a raised beach line.

No doubt Lake Abitibi will some day be a tourist resort. It is a lake about 50 miles long, varying in width from 3 to 20 miles. By survey it is found to contain over seven hundred islands, large and small. In places are found the finest of sand beaches. Rocky islets, wooded islands, clumps of white pine, groves of poplar and birch, high rocky points and grassy promontories provide a variety of camp locations, while motorboating, sailing or canoeing can be had in all its forms. Fishing is carried on commercially proving that fish are there in considerable quantities. Transportation via the Canadian National Railway touches the lake in places.

From Lake Abitibi a particularly fine trip for the canoeist leads from the easterly end via Duparquet River and Lake, thence up Kanasuta River to Dasserat Lake, thence over a small portage at the Nipissing Central Railway and into Opasatika Lake, Remigny Lake and Lake des Quinze to Angliers. This is the terminus of the C.P.R. at present, reaching north from its main line at Mattawa, Ont.

At Raven Lake, the boundary crosses the old canoe route followed by the early voyageurs from the St. Lawrence to James Bay. This leads via Lake Temiskaming, Blanche River, Raven, Opasatika, Dasserat and Duparquet Lakes to Abitibi Lake and so on to the Bay. This was the route followed by Sieur D'Iverville in 1689 when leading an expedition of 100 men to James Bay. Presumably they lived off the country and he made his way in about three

months, successfully captured all the English fur posts on the Bay, came back and lost only one man on his trip. Railways and highways have almost obliterated its use as a travel route now.

GAME

Moose and deer are still to be found throughout this country traversed by the boundary. Tracks and signs were seen everywhere but were scarce. One area however seemed to be ideal for moose and deer and from its rugged character and general situation might well be turned into a game preserve or game sanctuary. That is the area west of Opasatika Lake in Quebec and extending into Ontario to the south and east of Larder River and Larder Lake. This would comprise roughly the townships of Pontleroy and Dufay in Quebec and Mulligan Rattray and McFadden in Ontario.

Abitibi Lake country now has very few moose. Not so many years ago they were still very plentiful and from reports of hunters in this vicinity, the thinning out of the moose is dated from the high water in the Lake in recent years.

Rabbits were quite plentiful and are evidently increasing again. Partridges were plentiful. The early dry season was ideal for their hatching time. Specimens of mink, otter and muskrat were seen from time to time but not many. Groundhogs are indigenous to this whole area.

Some brook trout were found in small streams tributary to Otter Creek in Mulligan Township. Pickerel and pike were found in almost all the lakes we passed through, Raven, Larder and Clarice are all said to contain fine grey trout. Fine large pickerel are caught in Ravan Lake. We were told that no trout had ever been caught in Labyrinth Lake. Commercial fishing for whitefish and pickerel was going on in Abitibi when we were there.

FLIES

Mosquitos, blackflies and bulldogs were not bad in this area this season. But the sand flies were with us from start to finish. These are the famous "brulots" spoken of so often in the early annals of Canadian travel. Their activity at all times of day or night and their immunity to most of the usual defences against insects makes them a truly pestiferous lot.

MINERALS

The line runs through country nearly all of which has some relation to mining. The earliest mine in the north country, one operated to produce lead for the making of bullets for the fur trading companies, lies only a few miles to the south and east of the start of the boundary. A prospect with considerable development work done, lies only 3 miles west of the boundary at Mile 4. This was the result of the silver camp at Cobalt across the lake in 1904 and later. The Blanche River provided easy means of transport into the north country and from 1906 this whole area north to Larder Lake was overrun with prospectors. Signs of early stripping and rock work are still to be seen at various points along the line. Again at Cheminis are signs of prospecting. At Labyrinth Lake, active development is at present going on 1 mile east of the boundary. Clarice, Skunk and McDiarmid Lakes all have had flurries

of prospecting activity. Prospectors' cabins are still frequently seen in this area. Many stakers posts were found on the boundary but few of them were of claims that had ever come to survey. The present trend of the mining companies to pay more attention to low grade deposits is bringing the area south of Abitibi Lake to their attention. Two large developments lie one on either side of the boundary, the Harker Mine now closed down, about 12 miles west in Ontario and the Beattie Mine now being actively developed about 12 miles east in Quebec. Both of these represent the type of large lowgrade mining propositions and prospecting has already been going on to try to connect these points by other finds.

Kirkland Lake gold camp lies about 20 miles west of the boundary and contains probably the richest gold mine in the world to-day. Rouyn lies 20 miles east in Quebec and has one of the richest gold-copper mines and one of the largest smelters in the world to-day.

Prospecting is still an occupation employing great numbers of the residents in all this area. Many of these men work far afield in other parts of Canada during the summer and considerable work is still being done right in this area. More intensive and better directed prospecting is bringing into production deposits which at first were not considered worth while or which were entirely overlooked. Fluctuating values of different minerals open new fevers of prospecting and staking activity in areas lying dormant for years. The heavy bush retards easy or quick prospecting and much of this area will have considerable money spent in it as years go on before all its possibilities will have been investigated.

PHOTOGRAPHS

A number of photographs accompany this report which help to portray more vividly some of the topography and other details met with.

DEVELOPMENTS

It is interesting to think of the progress made in settlement of this country since the first survey was made. Lumbering first developed the Lake Temiskaming area. Settlers began to locate there also in the 90's. The Temiskaming and Northern Ontario Railway began to build north to the "Clay Belt" 1903. The silver deposits in Cobalt were discovered in 1904. And then began an unprecedented rush of prospectors all through that north country even down to James Bay. The railroad kept pace, lumbering operations expanded power sites were developed, towns sprang up, farms were cleared. New mineral fields were discovered, Gowganda in 1908, Porcupine in 1909, Kirkland Lake in 1912 Noranda in 1922, to say nothing of many smaller ones. Pulp companies operated and one of the largest of these in the world built large mills and power dams at Iroquois Falls. The most recent plant is the huge copper smelter at Noranda. And all this time settlement of the land was going on. Already some of the towns once started as mining centres have passed over to the place of being wholly centre of farming areas and much of the country is now devoted to the stable and permanent business of farming.

GENERAL IMPRESSIONS

The development of prosperous settlement in Northern Quebec up to the boundary immediately sets a traveller in that area to thinking why not have that development carried on in Ontario as well.

When, after 58 years interval, since the original survey, one finds 41 out of the original 45 monuments, it is worth while to consider the reason. The answer here lies in the fact that the monuments were made of cut stone. And while the present type of cement-filled, bronze-capped, flange-shod iron post is very fine, yet the experience of the writers this year in building cement posts leads them to suggest that on many surveys it would be of great advantage to have the surveyor instructed to build such posts at salient points if convenient to get in his supplies of cement.

To read the report of the men who made the original survey in 1874 and to visit that same area to-day where now are seen wonderful developments of mines, metallurgical works, railways, pulp mills as well as fine farms, highways and homes, is to bring home again the oft recurring thought to a surveyor that he is truly a pioneer. One would hardly connect the wonderful mills and lovely farms now seen with the "hyperborean regions" of the early report. Surely the surveyor's work well done is a good foundation for future development and truly his report, well made, is an augury of that which is to come.

Accompanying this report are plans, field notes, and accounts.

Respectfully submitted,

(Signed) SHIRLEY KING,

Ontario Land Surveyor.

(Signed) J. M. ROY,

Quebec Land Surveyor.

Appendix No. 22

Report and Field notes of the Traverse of the Southerly portion of James Bay and parts of Moose and Harricanaw Rivers, District of Cochrane, surveyed by C. R. Kenny, O.L.S., in 1932.

Sault Ste. Marie, Ontario,
December 13th, 1932.

*The Honourable, the Minister of Lands and Forests,
Parliament Buildings, Toronto, Ontario.*

SIR:

Acting on your instructions dated, Toronto, April 11th, 1932, to make a detailed survey of the unsurveyed part of the Moose River, and that part of the Harricanaw River, from the Ontario-Quebec Boundary to James Bay, and the shore of James Bay from a point north of Ships Sands Island to the end of O.L.S. King's traverse at Gull Point, I beg to state that this survey has been completed and I submit herewith the following report.

The survey throughout has been chain measured, except for some stadia work done among the islands in the Harricanaw River, and the posting of the survey was made at intervals of about one mile apart or at other suitable places at Highest Tide. At some points cedar posts surrounded with rock were established. At other places pits with mounds or circular trenches six feet in diameter with a cedar post in the centre of an earthen mound were

made. In no case was solid rock formation found for the use of Rock posts, but these were set in huge boulders of sufficient height above Highest Tide. With the exception of two or three places, posts made from cedar driftwood were used.

MOOSE RIVER

The survey of the remaining portion of the river was commenced at points opposite Elallan Island (K-I) and continued along the Westerly shore to its mouth, at a point opposite the Northerly end of Ships Sands Island, and further continued along the James Bay coast to meet with the North Limit of the Township of Moose. This portion of the river has clay banks which rise sharply to a height of about twenty feet which gradually slopes to a low elevation as it reaches the coast line. The Timber along the bank consists of spruce balsam, birch and poplar.

The Easterly bank of the river from a point opposite Elallan Island, to its mouth, is of clay soil and rises to an average elevation of about seven feet and timbered with spruce, balsam, birch and poplar.

The mouth of the river has a width of three and half miles, at a point opposite the Northerly end of Ships Sands Island and here under normal weather conditions fresh water may be obtained. However from authoritative knowledge of the natives, fresh water is also found in the course of the river channel a further distance of five miles out in the Bay. Otherwise when strong constant winds prevail, the fresh water line reaches to a point up stream an approximate distance of one mile, as shown on the plan accompanying this report.

Present physical conditions of the river channels, from its mouth to Moosonee, make navigation for the use of large vessels impossible, even at High Tide, although schooners of small draught can follow a course which lies off the Easterly shore of Ships Sands Island, and thence off the Westerly shore of the river.

The channel between Ships Sands Island and the Westerly shore of the river, is only navigable at High Tide for loaded canoes.

This section of the river is being constantly ravaged by the combined forces of heavy tides and river currents, ice flows, and strong Northerly winds. This is doubly formidable on account of the nature of the soil which is of clay and easily eroded. Banks and shores are being claimed and reclaimed, and evidence of this is quite noticeable since surveys were made eight or nine years ago, in this vicinity. For instance, survey land marks on the Westerly bank of the river which were placed at least twenty feet inland have disappeared. Another example of this, is at the Southerly end of Elallan Island, where a post with rock mound was planted, well inland from the bank, and this end of the island has been obliterated, the monument included. The Northerly end of the Island appears to have been built up, at which point new post with rock mound was planted, during the course of this season's survey. From this it is quite evident that eroded soil and vast amounts of silt is reclaiming and making changes in the physical features of this section of the river.

SHIP SANDS ISLAND

The island comprises an area of about 2,000 acres, the Northerly portion has about 700 acres of low lying clay land, covered with a growth of wild grass and interspersed with many pools of water and ordinary High Tide channels and wholly covered with water during Highest Tide periods.

The Southerly portion rises to an elevation of about 10 feet above ordinary High Tide and consists of clay soil and some sand, covered with small poplar and heavy growth of willow brush. The Easterly shore of this portion, generally rises sharply to a height of six feet and affords shelter for boats in case of adverse weather conditions on the Bay. The Westerly shore is flat and muddy which gradually rises to the interior.

JAMES BAY COAST LINE

In order to show the effects of tide conditions which prevail along this part of the coast, it was found necessary in many places to traverse both ordinary High tide line and Highest tide line. From a traverse of Ordinary High Tide, an approximate location of low tide was obtained and from a traverse of highest tide line the posting was usually done and an approximate location of the timber line was obtained.

Ordinary High Tide line is the point where the water line of the coast comes for the greater part of the year. This line is usually quite easily distinguished from the bare ocean bottom and the edge of the low grass land adjacent to it.

Highest tide is the point where water comes during the latter part of November and floods the low lying grass lands to a depth of from two to three feet and this remains throughout the winter periods a frozen layer of ice. Highest tide line is sometimes called the log line and also the brush line. The collection of logs or driftwood which during the open season floats to ordinary High tide line, is again floated back during Highest tide period to the brush line, where it remains piled from two to four feet high. The same log and driftwood condition exists at highest tide line along the banks of rivers and creeks which flow into the Bay. This great supply of wood, which in time becomes sound and dry, is a fortunate result, as without this, fuel would be very difficult to obtain on account of the long distance between the thick willow brush line and timber.

The wide stretches of flat clay land which lies between the ordinary high tide line and highest tide line, is usually wet and muddy and covered with a thick growth of wild grass. Many pools of water are to be found, caused by the slow melting of ice from highest tide conditions. There are also numerous channels of water from three to fifty feet wide and having a depth to eight feet. These channels are caused by the constant wear and tear of incoming and outgoing tides and many of them reach to about midway on these flats and others extend to the brush line. The latter are mostly creeks coming from the interior.

Surveying the line of ordinary high tide was not altogether a difficult task, but to do this the work had to be planned in most cases when tide was out, in order to conveniently travel and measure across the many deep and wide channels, although at this period the clay mud in them was almost knee deep. When on the other hand while working this tide line and caught when it was

high and the channels full or partly full wading or to swim was the result. The use of a canoe while traversing was out of the question and was found impractical for many reasons and the idea abandoned.

Locating highest tide or traversing the brush line which runs in places as far back as a mile or more from ordinary high tide line was done by following the general line of growth of willow brush and drift logs. The crossing of the creeks at this point in most cases was made convenient on account of log jams.

From the mouth of the Moose River, in an Easterly direction, along the coast to the Harricanaw River, and thence Northerly to east point, the country is flat and desolate. The water of the Bay is always thickly mixed with silt and is shallow, which makes navigation with large canoes difficult, particularly when not travelling at high tide period. This is shown by the fact that the difference in elevation in low tide and high tide is about four feet, while the average distance between them is approximately one mile.

The country between highest tide line and timber line, which in many places is a mile in width is clay soil covered with a thick growth of willows. The timber appears to be spruce mixed with birch and poplar.

The most important topographical feature of this portion of the coast is Matateshs Point. Here an outcrop of limestone appears coupled with the finding of samples of coal and lignite, which makes this point an interesting geological study. This however has been dealt with more fully in an interview given the Mines Department on September 8th, 1932.

Between the Harricanaw River and East Point there are two small rivers which empty into the Bay, viz., the Piscapecassy and the Misiscabi, both of these streams appear to be navigable for large loaded canoes.

From east point to Gull Point there is somewhat of a change in the Physical features of the coast. Tide and timber lines come closer together, showing a sharper change in elevations. The shore is stoney and strewn with large boulders. The ocean bed is of similar construction, which tends to clarify the water.

HARRICANAW RIVER

The part of the Harricanaw River surveyed under these instructions, flows in a northwesterly direction a distance of twenty one miles from the Ontario-Quebec Boundary to its mouth where it empties into James Bay. In this distance there are many islands, consisting of clay soil, with stone and boulder strewn shores. The banks of the river are usually steep and rise to a height of about thirty feet, however on nearing the mouth they become gradually lower to a height of about six feet and finally coinciding with the coast line land level. The river has a fast current and is a most dependable river for use of large loaded canoes at low and high water stages.

Near the Provincial Boundary and off the westerly shore of Island K. (Low Shoal Island) will be found the largest rapid on this portion of the river, there being a fall of 9.4, feet, which is taken up in a distance of seventy-two chains. The river bed in this section and also off the easterly shore of Island K. is of limestone shale formation, outcrops of limestone carrying small seams of gypsum were noticed along the southeasterly end of Island K.

The timber along the banks from its mouth to a point midway to the Provincial Boundary, consists of chiefly spruce to 12" balsam birch and poplar. From the midway point to the Provincial Boundary, there appears to be a good stand of spruce timber to 30" in diameter, mixed with balsam, birch and poplar.

FRANCIS ISLAND "A"

Francis Island which lies in the mouth of the Harricanaw River, comprises an area of approximately 1,800 acres, of clay soil. About 300 acres of the northerly part is under water during highest tide periods. The remaining part rises to an elevation in the interior to about 15 feet above ordinary high tide. The bank at the southerly end has rather an abrupt rise, from water level which gradually recedes northerly to coast level. On the westerly shore of the river near its mouth the Kesagami River empties its water.

Yours truly,

C. R. KENNY,
O. L. Surveyor.

Appendix No. 23

Extracts from the Report and Field Notes of the survey of Base and Meridian Lines in the District of Cochrane, 1932, surveyed by Messrs. Speight and VanNostrand, O.L.S.

General Features.

Throughout the area crossed by our lines, the land is extremely flat, it being generally impossible—except in the immediate vicinity of the larger creeks—to detect by eye any rise or fall in the ground. During the latter part of the survey we systematically tested the depth of muskeg material at each of the mile posts, and found the depth to vary from two and a half to four feet. It would seem probable therefore, that eventually some means of disposing of this material economically will be found, and that much of the land surveyed will one day (when the more readily prepared lands have been disposed of) be used for agricultural purposes. The soil beneath is, so far as we could determine, uniformly clay.

Streams.

The Cheepash River was crossed on the West boundary of the Township of Maher, and the river was used for the purpose of carrying supplies from the railway to this point. The weather for some time prior to our making use of the river had been dry, and the water in the river was low, but it was possible to utilize the stream for taking in the supplies. As stated earlier in the report, the Kwataboahagan River proved to be disappointing. We reached it about the middle of August and found the water too shallow to warrant taking a canoe up stream to Messrs. Beatty and Beatty's meridian. Those wishing to use this stream should make arrangements, if possible to travel it early in the season, before the water becomes too low. The Indians informed us that up till about the first of July, the river is readily navigated.

Timber.

Timber suitable for saw-mill use, in these townships, is confined to the banks of the rivers and larger creeks, spruce to the diameter of about twenty inches being noted by us. Spruce of pulpwood size borders all the creeks, but between water courses the timber growth is stunted and of no commercial value. Open muskeg such as found by us last year south of the Missinaibi River, was crossed at only one point, a stretch a mile wide immediately north of the Moose River being encountered on the west boundary of the Township of Canfield. Along the northerly five and a half miles of the west boundary of Sanderson, our line crossed an extensive swamp or semi-muskeg. This area is probably slightly higher than the adjoining land, as the Cheepash River swings well to the north around it, and our line crossed no water courses of any kind. The east boundary of the township, however, intersected several creeks, which, no doubt, have their source in the swamp. One rather striking feature of the swamp was that the growth was exclusively tamarac, not a spruce tree being cut in the northerly five miles of the line.

In general, the forest growth was considerably denser than that found last season south of the Missinaibi River.

Fish and Game.

Most of the smaller streams and creeks seem to be well supplied with brook trout, although the members of the party did not test them out during the survey. Pickerel were caught by us in the Cheepash River. As reported last year, in speaking of the country immediately south of this, we saw few signs of moose or other four footed game, but partridge and prairie chicken were reasonably plentiful.

Minerals.

The only rock seen during the progress of the survey was a gypsum deposit along the Cheepash River. The gypsum beds were exposed to a height of about ten feet above the water at the point where our line (the west boundary of Maher) crossed the river, and had clay overburden of about fifteen feet.

Appendix No. 24

Report and Field Notes of the survey of the Re-establishment of Township Lines at their intersection with C.P.R. Districts of Algoma and Thunder Bay, 1932, Elihu Stewart, O.L.S.

I have the honour, in accordance with your instructions dated the sixteenth of May, 1932, to submit my report on the re-establishment of certain township boundaries along the line of the Canadian Pacific Railway in the Districts of Algoma and Thunder Bay and extending from a point between Townships 36 and 37 near Windermere Lake to Nipigon River. This work was considered necessary owing to the fact that the original posts as well as certain cut and blazed lines had, in great measure been destroyed by the numerous fires that had swept over the country during a period of upwards of forty years.

Methods followed in searching for the position of lost posts and township lines.

With a copy of the field notes of the original survey in hand a selection was made of a section of the C.P.R. right-of-way within which the position of the lost posts and lines would probably lay, then two lines, each fifty feet at right angles, from the mid-line of the railway were laid off and the institution of a diligent search along these lines usually resulted in the location of the original post. A great number of the old posts, in all stages of decay were found in this manner.

Another means used in this connection was where no township lines were found along the railway but where at some distance back therefrom were found blazed lines that showed unmistakable evidences that they were run in connection with the original traverse, in such cases, the lines were picked up and produced out to the railway where proper monuments were erected.

When it was found impossible to find any marks where an original post formerly stood the following method was adopted; the nearest established point was taken as a starting point on the railway and a chain and transit traverse was run until the required distance was reached as shown by latitudes and departures, and there the requisite monuments were placed.

It was customary for each intersection of the township line with the railway to be indicated by an iron bar marked with the township numbers and cairned fifty feet on each side of the railway, however, wherever the point fell upon rock it was indicated by a rock post inscribed with the township numbers. Each intersectional point was referenced by two rock posts or, whenever this was not possible, bearing trees were substituted for one or both of the standard rock posts. When original posts were found in place they were referenced to at least two points, bearing trees or rock posts.

The chainmen and transit man were experienced in their work and all measurements were doublechecked and from the field notes it will be seen that numerous observations on the pole star were taken during the progress of the work.

During the whole period of the survey we were greatly indebted to the co-operation of the Canadian Pacific Railway and their employees. Two vans were placed at our disposal and were moved from place to place as required. This greatly facilitated the work and lessened our transportation expenses.

As the work proceeded it became obvious, that if it had been undertaken fifteen or twenty years ago, it could have been done in less than half the time, that it took at this date, and I would respectfully suggest that the remainder of this traverse, to the west of Lake Superior, should be undertaken as soon as possible.

Appendix No. 25

The Report and Field Notes of the survey of the Township of Horden, District of Cochrane, dated 1932, surveyed by E. L. Moore, O.L.S.

North Bay, Ontario,
January 11th, 1933.

The Honourable, The Minister of Lands and Forests,
Toronto, Ontario.

SIR:

I beg to report on the survey of the Township of Horden in the District of Cochrane which I have performed under authority of instructions issued from your Department dated April 11th, 1932.

The outlines of this Township were run this season by O.L.S. Sutcliffe, consequently I did not commence the field work of the survey until July 26th when I reached the scene with my party, got an astronomical observation and prepared to start the actual running of the lines on the following day.

This Township was laid out into lots of 150 acres or thereabouts as far as it was practical to do so, but as the Moose River forms the southeast boundary of this township and as the Temiskaming and Northern Ontario Railway run diagonally through it, there are necessarily many irregular or broken lots.

Lines were run in the centre of the road allowances between alternate concessions namely: between concessions II and III, IV and V, VI and VII, VIII and IX, and X and XI. These were run as chords of parallels of latitude and at right angles with the meridian passing through the centre of the Township or, in other words, a meridian four and a half ($4\frac{1}{2}$) miles east of the west boundary. Side lines were also run in the centre of the road allowances between lots 24 and 25, 18 and 19, 12 and 13, and 6 and 7 and these lines were run as true meridians.

I will not go into detail as to the order in which these lines were run, suffice it to state that they were all run in the order and direction as set out in my instructions.

Posts of the most durable wood obtainable and of the prescribed size and shape were planted at the front angles of the various lots and on the survey lines opposite these angles also at the intersection of lines. These were all marked by cutting deeply in the wood with a scribe or sharp knife. Lot numbers were marked in "Arabic" and the concession numbers in "Roman" together with the letters "CON." Nine Iron Posts of the standard pattern were also planted, one at each of the points indicated on my plan by the letters "I.P." At each lot corner post, one or more "Bearing Trees" were marked where trees were available. These were blazed conspicuously and carved with the letters "B.T." The distances and astronomical bearings were taken from the centre of each post to the centre of the blaze on the respective trees. A detailed record of posts planted and Bearing Trees marked is to be found in my field notes of the survey. Owing to frost in the ground under the heavy moss, much difficulty was experienced in planting the posts firmly, however, after adding an ice-chisel to the field equipment this difficulty was overcome.

All lines were run with a reliable transit and the trees along the lines blazed on three sides in the usual manner. Frequent astronomical observations were taken to check the bearings of the lines, but owing to very bad weather conditions many an attempt to obtain an observation proved futile. Every care was taken to assure the straightness of the lines.

The soil throughout this township is clay which, unfortunately, is only exposed along the banks of the streams. Back from the streams the clay is covered with moss, roots and black muck for a depth of from one to three feet. Where exposed the soil appears to be very productive and seems to be almost entirely free from stones. There is very little difference in elevation any place in the Township which with the close texture of the soil makes the land very wet and swampy. There are many creeks all running in a general south-easterly direction into the Moose River. These are generally of a good current. The Hancock is the largest creek. Its average width being about fifty feet. Maidman's Creek is about the same size except the lower two miles which part is much larger and is effected by the tide. These creeks are for the most part very shallow and full of rapids and stones. The Kwataboahagan River passes through the south-west part of the Township. It has the appearance of a big river, being from six to ten chains wide with clay banks fifteen to twenty-five feet high but in ordinary summer weather it is so shallow and stoney that one can walk across it in many places.

As a whole this township is poorly timbered. Along the streams there is generally a strip of about five chains on each side of the stream of fairly good timber, chiefly spruce with the odd tree as large as thirty inches in diameter, with a scattering of balm of gilead, poplar, balsam and white birch. Back from the streams, however, the timber is small, tamarac swamps being the predominating feature. In these swamps there is a mixture of standing dead or half-dead old growth of tamarac among a thick younger growth. Fire had recently swept over an area of about eighteen hundred acres in the vicinity of the Hancock Creek and the Railway. This and other burnt areas are more fully illustrated on the timber plan of the township.

Game is very scarce. A few moose were seen in the northwest part of the Township. Partridge were fairly plentiful. There is said to be trout in some of the larger creeks but I was unable to prove this statement.

No mineral was discovered, in fact, rock is not to be seen except in the beds of some of the streams where it is limestone.

Accompanying this report are the following: A general plan of the Township on mounted drawing paper, a duplicate tracing of the same on linen on which is added the timber notes, plans on tracing linen on a scale of ten chains to an inch of the surveys of the Kwataboahagan River and the lower part of Maidman's Creek, field notes in detail of all the lines run and the usual affidavits, etc., all of which are most respectfully submitted.

I have the honour to be, Sir,

Your obedient servant,

E. L. MOORE,

Ontario Land Surveyor.

Appendix No. 26

Extracts from the Report and Field Notes of the survey of the North boundary of the Townships of Gould, Grasett, 175; and the boundary between 176 and 182, District of Algoma, James S. Dobie, O.L.S.

On the north boundary of the Townships of Grasett and Gould all original posts were found but two, and at one of these, the corner between Lots 10 and 11, Township of Gould, the position of the post was satisfactorily determined by locating the intersection with the line between Lots 10 and 11. No trace could be found of the post between Lots 6 and 7, Township of Grasett, and as the chainage on the ground does not agree very well with the notes of the original survey, considerable time was spent in trying to arrive at a satisfactory conclusion. About 9.43 chains west of the theoretical position of this post there are three old blazes which look like blazes on the north and south line, and there is a sheer cliff about four chains west of these blazes. The original field-notes show the crest of a hill 250 feet high at 4.0 chains west of the corner. I thought of placing the post at the intersection with these blazes, on the assumption that they were on the line between Lots 6 and 7. If the post were placed here the chainage to the crest of the cliff referred to would agree substantially with the original notes. The evidence however is not very conclusive, and to place the post at the intersection with these blazes would perpetuate an error by which Lot 6 would be 9.43 chains too wide and Lot 7 the same distance too narrow, so I finally decided to divide equally the distance between the posts at Lot 4 and 5, 8 and 9, giving Lots 5 and 6 a total width of 79.89 chains and Lots 7 and 8 the same, notwithstanding that this makes the chainage to the cliff referred to 13.55 chains, instead of 4.00 chains as shown in the original notes. The line across Lots 5, 6, 7 and 8 is extremely rough, several triangulations being necessary to obtain the distance across gorges where it was impossible to chain. The original field-notes do not show any triangulations across these gorges and I am inclined to think that sufficient care was not taken in the original survey to obtain these distances correctly, and that this accounts in some way for the discrepancy in the chainage in this particular instance.

The lines are all well opened out and are well blazed in the usual manner. Owing to the nature of the timber on the unburnt sections, consisting as it does largely of maple and birch of large size, it was not possible to open out anything like a sky line without an excessive amount of labor. The chaining was very carefully done, all lines being check chained with a two chain tape and a hundred-foot tape, clinometer measurements being taken wherever necessary, and I feel that the results are as close to being absolutely correct as it is possible to obtain with ordinary equipment in such rough country.

It was a remarkably dry season and the weather during the first three weeks was very warm so that the small creeks were all dry and it was very difficult to obtain water in the woods. Many bush fires could be seen from the tops of the higher hills but there were none in our immediate vicinity. A very large portion of the area through which these lines pass has been burnt over in past years and is now growing up with the usual growth of mixed second growth. There is considerable white pine standing in Township 175, and in fact throughout the green areas there are scattered clumps of white pine which appear to be of healthy growth and good quality.

The east and west line for its whole length was run originally by P. L. S. Salter in 1857, and the portions forming the north boundary of the Townships of Grasett and Gould were re-blazed when these townships were surveyed in 1885 and 1886. In addition to this the lines have been re-blazed in places from time to time by employees of different lumber companies who cut the timber on these townships. Some of this blazing was not any too carefully done and sometimes we were led away from the correct line by blazes which turned out to be off the line.

The country is so rough that it was impossible to pack over the lines and a couple of men were almost continually employed in cutting pack trails around the rough places. In some cases old lumber roads were of considerable assistance. These old roads can still be followed although the culverts and bridges are mostly all in ruins and such as remain are exceedingly dangerous to walk on.

The east and west line as previously stated forms the southern boundary of Townships 176, 182 and 188 and part of 169, and the portion of this line between the White River Road and the Mississagi road constitutes the southerly boundary of the Mississagi Game Preserve, and judging from the appearance of the country passed through it is well adapted for that purpose. It is dotted with lakes and most of it is sufficiently difficult of access to make it reasonably certain that wild life will be permitted here undisturbed. Very little large game was seen however but partridge appear to be very plentiful.

The prevailing geological formation is white or grey quartzite said to belong to the Lorrain series. A map has been published by the Geological Survey at Ottawa which shows the geological features of this territory in considerable detail so that any remarks by myself along this line would be quite superfluous. There is no active mining being carried on in this section although a few claims have been staked here and there.

Appendix No. 27

Report and Field Notes of the survey of the South part of the Township of McKay, County of Renfrew, 1932, J. T. Coltham, O.L.S.

On the survey lines I planted guide posts and the proper distance therefrom I planted posts to mark the position of the different lot corners. These posts of the required design and dimensions were made from the most durable wood procurable, and wherever possible were planted two feet in the ground as well as being moulded with stone. All posts were properly and duly marked with lot, concession, etc. The course and distance were taken to the nearest tree and recorded, which was blazed and marked B. T.

With a view of making the survey permanent, in case of fire, Iron posts of the standard pattern, were planted at the different corners of the Township and other points as shown in the accompanying field notes. At the different points above mentioned, wherever possible, pits were dug and either an earth or stone mound erected.

MAGNETIC DECLINATION

Magnetic readings of the compass, at different points, were taken throughout the survey. Five readings of the compass were taken at each observation point and were recorded in books especially supplied for that purpose. General remarks such as time, place, weather, or the presence of the Aurora were noted and recorded.

NATURE OF THE COUNTRY

The area of that part of McKay, over which my operations extended, is for the greater part very rocky and mountainous, and consequently not adapted for agricultural purposes. The south-westerly portion of the Township is drained by the North and South branch of the Indian River, and a few enterprising settlers from the Township to the south, have cultivated and harvested small areas of meadow lands that nestle along these streams. There are also a few small meadows, south of the south branch of the Petawawa River on the easterly side of the Township, that supplies a small return of hay. There are a few small lakes in the Township, only one, Johnny Lake being of any size.

A wagon road, apparently maintained from the time of early lumbering operations, runs from the south-easterly angle of the Township, north-westerly to lot twenty-five concession five, and from there northerly to the dam on the Petawawa River. This road along with numerous other logging roads and trails serves as avenues of travel for the fire rangers of the Ontario Forestry Branch, and assisted us materially in camp movement.

While there are no settlers, within the limits of the area surveyed, there are a few log cabins along this wagon road, the Petawawa River and two of the lakes. These no doubt serve as shelters for the trappers, hunters and fishermen on their excursions into this country.

Although early lumbering operations have removed most of the virgin timber, this country is still more or less heavily wooded. From the presence of the charred remains of stumps and tree trunks, many years ago a devastating fire must have spread over the greater part of this Township.

The greater part of the area surveyed is timbered with poplar, birch, jack pine, oak and balsam with scattered red and white pine. Hemlock, beech and maple follow many of the ridges with the cedar, spruce and tamarac growing in the swamps. In the north-westerly part of the Township there is a good stand of red pine, intermixed with a scattering of white pine, ranging from 4" to 13" in diameter.

From the number of mining claim posts to be seen on the ground and later moved by the prospectors to the lot corners established by me, readily lead one to believe that some little interest is being entertained of a possible mining industry springing up in this locality. While up to the present, only feldspar deposits have been found in paying quantities, the miners claim to have discovered a trace of other more valuable minerals. I might say, that this prospecting activity is confined to the south-westerly portion of the Township.

Taking advantage of the easy access to this country by automobile and motor boat and attracted by the beauties and bounties of nature, many tourists

and sportsmen annually invade the portion surrounding the Petawawa River. Tourists can motor to Black Bay and from there can reach the Algonquin Provincial Park by motor boat, up the Petawawa River, taking advantage of the numerous well maintained trails to visit many of the lakes and rivers, that are teeming with fish. I am informed, that a large number of hunters visit this country every fall in search of deer, that appeared quite plentiful.

REPORT
OF THE
MINISTER OF LANDS AND FORESTS
ONTARIO

1933

PART III — FORESTRY BRANCH

Appendix No. 28

I—FOREST FIRE PROTECTION

(1) *Legislation*

An Act to amend sections sixteen and seventeen of the Forest Fires Prevention Act, 1930, and designed to correct some ambiguity in the wording of these sections, was passed during the last session of the Legislature. It places definitely upon the municipal corporations of organized townships within the Fire District the responsibility of extinguishing fires within their borders and provides for the collection of Departmental costs where for certain reasons it is necessary for the Department to take action on a fire. It further provides that the Department bear one-half of the total cost of extinguishing fires originating on Crown land within these townships.

This amendment was received with some protest on the part of township authorities in some sections but in most districts was accepted with good grace, especially when it became known that the law would be enforced with reasonableness.

One of the chief benefits of the bill is probably in educating the residents of the townships to the realization that careless or wanton use of fire would be reflected directly back to them in the way of increased taxation. It represents a start towards making the organized townships independent of the Department as regards protection from fire thus releasing a considerable force for use in protection of Crown lands.

On account of the high hazard prevailing at the time the Dryden and Lake of the Woods pulp concessions were closed to travel between August 10th and September 4th.

(2) *Organization and Personnel*

Due to the decreased appropriations and consequent reduction in staff a constriction of the boundaries of the area in which we take action on fires was found necessary. North of the northern line of the Canadian National Railways our efforts were confined to the settlements, timber limits, pulp concessions and any communities or areas of considerable mining activity.

In February the Pic River was made the boundary between Nipigon and Franz divisions thereby enlarging the latter division by some two hundred and fifty square miles.

In March the township of Clyde which formerly belonged to the Canada Land Company and which has lately reverted to the Crown was added to the Fire District and included in the Algonquin South division.

In May the township of Fortune was transferred from Kapuskasing division to Foley West division.

In April a change in nomenclature was made, "Inspectorate" being changed to "District" and "Chief Ranger District" to "Division." "Inspectorate" now refers only to the territory under a Fire Inspector.

Very few changes were made in the supervisory staff during the year.

ORGANIZATION AND PERSONNEL

District	Area (Acres)	Head- quarters	Supervisory Staff	Division	Headquarters
Hudson...	11,000,000	Sioux Lookout	1—District Forester 1—Forest Assistant 1—Chief Ranger 11—Deputy Chief Rangers	Red Lake Sioux Lookout Armstrong	Goose Island Sioux Lookout Armstrong
Kenora...	9,600,000	Kenora...	1—District Forester 1—Forest Assistant 2—Chief Rangers 6—Deputy Chief Rangers	Kenora Minaki	Kenora Minaki
Rainy River...	4,400,000	Fort Frances	1—District Forester 1—Chief Ranger 4—Deputy Chief Rangers	Rainy River ...	Fort Frances
Port Arthur..	11,360,000	Port Arthur	1—District Forester 1—Forest Assistant 1—Forest Supervisor and Chief Ranger 1—Fire Inspector and Chief Ranger 9—Deputy Chief Rangers	Thunder Bay ... Nipigon	Port Arthur Macdiarmid
Oba	16,720,000	Kapus- kasing	1—District Forester 1—Forest Assistant 2—Fire Inspectors 6—Chief Rangers 12—Deputy Chief Rangers	Nakina Longlac Oba Franz Hearst	Nakina Longlac Oba Franz Hearst
Cochrane..	10,000,000	Cochrane.	1—Fire Inspector 4—Chief Rangers 13—Deputy Chief Rangers	Kapuskasing Cochrane Abitibi Timmins Swastika	Kapuskasing Cochrane Stimson Timmins Swastika
Sault Ste. Marie...	7,400,000	Sault Ste. Marie..	1—District Forester 1—Forest Assistant 3—Chief Rangers 9—Deputy Chief Rangers	A.C.R. Blind River Mississagi South.	Sault Ste. Marie Blind River Ranger Lake
Sudbury ..	12,670,000	Sudbury..	1—District Forester 2—Forest Assistants 2—Fire Inspectors and Chief Rangers 6—Chief Rangers 14—Deputy Chief Rangers	Foleyet West ... Foleyet East Mississagi West . . Mississagi East.. Webbwood Timagami West . . . Sudbury North.. Sudbury South..	Foleyet Gogama Chapleau Biscotasing Espanola Mattagami Post Skead Sudbury
North Bay	5,100,000	North Bay	1—District Forester 1—Forest Assistant 1—Fire Inspector and Chief Ranger 3—Chief Rangers 10—Deputy Chief Rangers	Timagami North Timagami East.. Latchford North Bay	Elk Lake Timagami Latchford North Bay
Georgian Bay	3,700,000	Parry Sound..	1—District Forester 2—Forest Assistants 2—Chief Rangers 5—Deputy Chief Rangers	Georgian Bay W. Georgian Bay E.	Parry Sound Powassan
Algonquin.	3,350,000	Pembroke	1—District Forester 1—Forest Assistant 2—Chief Rangers 6—Deputy Chief Rangers	Algonquin North Algonquin South	Pembroke Whitney
Trent	3,200,000	Tweed ...	1—District Forester 1—Forest Assistant 2—Chief Rangers 4—Deputy Chief Rangers	Trent Madawaska	Bancroft Dacre

Total Area, 98,500,000 acres.

On March 31st the position of Assistant Fire Inspector at Longlac was abolished and the former incumbent carried on as Chief Ranger at the same place.

On April 1st the Forest Assistant in Trent District was transferred to research work and a forester previously employed on research work was made Forest Assistant.

On account of reduced appropriations a very considerable reduction in staff as compared with 1932 was made necessary. At the height of the fire season the staff was approximately twenty per cent. less than in 1932 and over thirty per cent. less than in 1931.

A larger number of Honorary Fire Wardens were appointed than in previous years and these men rendered signal service not only in fire fighting but also in helping maintain the permit system in areas where it was not possible to place fire rangers.

The total field supervisory staff for the twelve districts was as shown in the following table and consisted of eleven District Foresters, twelve Forest Assistants, one Forest Supervisor, seven Fire Inspectors, thirty-two Chief Fire Rangers and one hundred and three Deputy Chief Fire Rangers. The Forest Supervisor at Macdiarmid and the Fire Inspectors at Port Arthur, Elk Lake, Gogama and Biscotasing also acted as Chief Fire Rangers.

There was direct supervision of one chief or Deputy Chief Ranger to an average of every five rangers.

The average daily force, including the Chief and Deputy Chief Rangers, was as follows: April, 115; May, 443; June, 807; July, 822; August, 836; September, 665; October, 230. The largest number of men on duty at any one time, including Chief and Deputy Chief Rangers was, 842.

NUMBER OF MEN ON DUTY INCLUDING CHIEF AND DEPUTY CHIEF RANGERS

	1933	1932	1931	1930	1929	1928	1927
April 1st.....	94	106	121	104	77	49	44
April 15th.....	109	117	191	189	139	98	159
May 1st.....	183	231	471	454	454	293	361
May 15th.....	441	524	878	880	683	628	675
June 1st.....	775	960	1,112	1,111	981	992	958
June 15th.....	813	987	1,164	1,173	1,066	1,026	1,040
July 1st.....	812	999	1,195	1,216	1,090	1,071	1,046
July 15th.....	821	1,010	1,210	1,235	1,085	1,080	1,062
August 1st.....	841	1,035	1,212	1,205	1,072	1,068	1,051
August 15th.....	838	1,035	1,207	1,208	1,081	1,055	1,019
September 1st.....	775	917	1,114	1,184	1,083	988	926
September 15th.....	742	735	901	1,136	987	778	865
October 1st.....	332	317	332	477	407	242	240
October 15th.....	200	225	244	288	245	131	120
October 31st.....	171	185	196	179	154	93	57

(3) Expenditures

The total expenditure for the year was \$1,354,227.80 a reduction of \$321,711.16 from 1932 and of \$793,695.69 from 1931. The amount of fire tax collected was \$275,355.95.

The great reduction in expenditures is the result of considerable curtailment in all activities, and a general reduction in wages of the fire ranging staff and temporary help. The ranging staff was reduced in number by twenty percent.

CLASSIFICATION OF EXPENDITURES

Item	1933	1932	1931	1930	1929	1928	1927
Pay roll	\$748,288 58	\$921,535 78	\$1,065,960 89	\$962,860 47	\$925,173 08	\$786,600 74	\$780,527 29
Equipment	102,118 04	119,757 02	217,532 08	412,435 88	168,367 55	137,070 76	109,496 05
Improvements	24,457 97	31,195 86	104,725 01	118,039 30	82,180 13	76,496 09	63,333 45
Extra fire-lighting	239,021 48	314,947 16	351,054 59	364,240 16	183,210 35	21,028 90	43,509 13
Express, postage, etc	22,833 21	25,967 85	30,081 77	25,051 38	24,619 43	16,866 97	20,951 71
Gasoline and oil	93,173 53	80,522 66	111,924 18	167,091 41	129,738 04	51,797 50	72,295 61
Maintenance	107,517 05	134,788 67	189,790 06	170,819 55	159,761 39	112,716 04	89,888 11
Travel	27,818 30	32,639 79	73,760 57	50,244 53	53,097 39	58,259 25	39,494 42
Rent	7,578 91	8,719 83	10,607 81	8,732 79	8,194 05	6,748 25	7,226 40
Miscellany	2,711 30	5,864 34	4,193 41	1,779 10	2,669 46	4,192 22	13,273 84
Expenditure refunds	\$1,375,548 37	.....	\$2,161,230 37	.....	.....	.....	.....
Totals	21,320 57	.....	\$13,306 88	.....	.....	.....	.....
	\$4,354,227 80	\$1,675,938 96	\$2,147,923 49	\$2,281,914 57	\$1,731,013 87	\$1,271,776 72	\$1,239,996 01

*Of this total \$80,000.00 was transferred in 1927, \$80,000.00 in 1928, 1929 and 1931 and \$70,000.00 in 1930 to a charge against Forest Ranging to cover air operations in connection with that work.

from the previous year. Very little equipment was purchased and few improvement projects were carried out. As a result it was necessary to abandon, so far as fire protection is concerned, a large area in the northern part of the province and to neglect many fires which burned on unlicensed Crown land and did not threaten any communities or private property. Much equipment has been condemned and replacements are urgently required. The improvement programme has been suspended for several years and much work should be done at once in the way of opening up trails and portages and also in developing the tower and telephone system and providing adequate buildings.

(4) *Fires*

The fire season was somewhat shorter than usual. The first fires reported in most districts were a week to ten days later than in the previous year, while general rains in the latter part of September brought the season to an early close as the month of October was mostly wet and cold.

In the spring the water in the swamps and lakes was at a high level due to good rains in the previous fall and abundant snowfall during the winter. This condition along with fairly frequent rains until the green growth was established resulted in a moderate spring hazard.

The western districts again experienced an abnormally dry season similar to all those since 1929. Deficient and badly spaced rainfall in June, July, August and the first half of September aided by periods of very low humidity and high winds resulted in an almost continuously high hazard all summer with two peaks, one in July and the other in the latter part of August and early September.

The eastern districts fared better with much shorter periods of high hazard due in great part to more favorable humidity and wind conditions during June and July. In August, however, due to lack of rain and very warm weather a severe hazard developed and continued until the middle of September. From then until the end of the season there were frequent rains and the hazard was low.

Although the number of fires reported for the year 1919, is less than last year's figure it is likely that it represents a record since many fires in organized townships were not included this year.

The total area burned over, namely 349,958 acres, is considerably less than last year's figure. This is probably due in part to the more favorable weather conditions which prevailed in Red Lake division and the eastern districts. Eight fires, five of which were started by lightning, two by prospectors and one by an incendiary, accounted for 205,673 acres or 58.8 per cent. of the total area burned.

The season was notable for the great number of lightning fires which occurred. Of the total number of fires 24.2 per cent. were started by lightning and of the total area burned over 56.3 per cent. was burned by lightning fires.

There was a considerable reduction in the number of incendiary fires which is possibly due in part to the deterrent effect of several prosecutions for this offense in the last year or two and in part to reduced wages paid to extra fire fighters.

A new classification has been added to the table of fires by origin to show separately fires caused by prospectors. These fires have previously been classed as campers fires.

CLASSIFICATION OF FOREST FIRES

BY MONTH

[illegible]

CLASSIFICATION OF FOREST FIRES

BY ORIGIN

[illegible]

CLASSIFICATION OF FOREST FIRES

BY SIZE

[illegible]

CLASSIFICATION OF AREA BURNED OVER

BY MONTH

District	April		May		June		July		August		September		October		Totals	
	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.
Hudson.....	.....	.....	338	1.5	6,561	29.6	13,920	62.8	1,293	5.8	57	0.3	.....	.....	22,169	.....
Kenora.....	.....	.....	1,054	0.8	1,408	1.1	35,645	26.8	92,927	69.8	2,077	1.5	.....	.....	133,131	.....
Rainy River.....	20	.....	203	3.7	577	10.5	414	7.5	3,405	61.7	819	14.8	100	1.8	5,518	.....
Port Arthur.....	.....	.....	3,167	16.9	7,169	38.3	6,676	35.7	527	2.8	1,180	6.3	2	.....	18,721	.....
Oba.....	.....	.....	372	0.4	15,040	16.0	77,714	82.6	931	1.0	31	.....	.....	.....	94,088	.....
Cochrane.....	.....	.....	46	0.6	2,256	27.6	4,881	59.7	248	3.0	742	9.1	.....	.....	8,173	.....
North Bay.....	.....	.....	1,207	37.6	61	1.9	94	2.9	1,103	34.4	742	23.2	.....	.....	3,207	.....
Sudbury.....	55	0.7	930	11.6	268	3.3	35	0.4	2,832	35.4	3,898	48.6	.....	.....	8,018	.....
Sault Ste. Marie.....	62	0.2	1,118	2.9	725	1.9	455	1.2	25,631	67.6	9,933	26.2	.....	.....	37,924	.....
Georgian Bay.....	247	1.5	628	3.9	6	.....	779	4.8	10,005	61.1	4,699	28.7	5	.....	16,369	.....
Algonquin.....	31	1.9	110	6.9	54	3.4	12	0.7	224	14.1	252	15.9	909	57.1	1,592	.....
Trent.....	153	14.6	215	20.5	164	15.6	27	2.6	25	2.4	392	37.4	72	6.9	1,048	.....
Totals.....	568	.02	9,388	2.7	34,289	9.8	140,652	40.2	139,151	39.7	24,822	7.1	1,088	0.3	349,958	.....

CLASSIFICATION OF AREA BURNED OVER

BY ORIGIN

District	Settlers		Campers		Railways		Lightning		Logging Operations		Mining Operations		Smokers		Road Construction		Incendiary		Prospectors		Miscellaneous		Unknown		Totals	
	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent
Ludson.....	250	1.1	37	0.1	80	0.4	19,622	88.5	1	.....	14	0.1	4	.....	200	0.9	.....	.....	18	0.1	.....	.....	1,943	8.8	22,169	.....
Kenora.....	285	0.2	1,474	1.1	421	0.3	128,043	96.7	525	0.4	.....	.....	46	.....	1,336	1.0	116	0.1	62	.....	4	.....	219	0.2	133,131	.....
Rainy River.....	2,234	40.5	286	5.2	2	.....	2,774	50.3	.....	.....	.....	.....	10	0.2	.....	.....	.....	.....	28	0.5	.....	.....	184	3.3	5,518	.....
Port Arthur.....	967	5.2	8,144	43.5	318	1.7	7,095	37.9	.....	.....	.....	.....	228	1.2	177	0.9	1,494	8.0	195	1.0	102	0.6	.....	.....	18,721	.....
Oba.....	1,204	1.2	4,656	5.0	20	.....	36,841	39.2	.....	.....	.....	.....	649	0.7	36	.....	8	.....	50,397	53.6	205	0.2	72	0.1	94,088	.....
Cochrane.....	2,809	34.4	180	2.2	.....	.....	.....	.....	3	.....	.....	.....	58	0.8	129	1.6	10	0.1	.....	.....	4	0.1	4,980	60.9	8,173	.....
North Bay.....	1,633	51.0	250	7.8	5	0.1	141	4.4	.....	.....	.....	.....	961	30.0	24	0.7	8	0.3	4	0.1	26	0.8	155	4.8	3,207	.....
Sudbury.....	317	3.8	702	8.8	35	0.4	353	4.5	.....	.....	4	0.1	6,263	78.2	.....	.....	321	3.9	1	.....	15	0.2	7	0.1	8,018	.....
Sault Ste. Marie.....	1,073	2.8	1,457	3.8	506	1.3	1,144	3.0	2	.....	1	.....	1,240	3.3	7	.....	23,161	61.2	9,071	23.9	62	0.2	200	0.5	37,924	.....
Georgian Bay.....	460	2.8	7,303	44.6	23	0.1	128	0.8	15	0.1	.....	.....	1,495	9.1	12	0.1	6,693	40.9	.....	.....	150	0.9	90	0.6	16,369	.....
Algonquin.....	87	5.5	1,159	72.8	.....	.....	73	4.6	.....	.....	.....	.....	221	13.9	7	0.4	22	1.4	.....	.....	3	0.2	20	1.2	1,592	.....
Frontenac.....	221	21.1	142	13.5	5	0.5	69	6.6	.....	.....	.....	.....	51	4.9	.....	.....	146	13.9	.....	.....	37	3.5	377	36.0	1,048	.....
Totals.....	11,540	3.2	25,790	7.4	1,415	0.4	196,883	56.3	546	0.2	19	.....	11,226	3.2	1,928	0.5	31,979	9.1	59,776	17.1	608	0.2	8,248	2.4	349,958	.....

CLASSIFICATION OF FOREST AREAS BURNED OVER

DISTRICT	Number of fires	Timber land, mainly coniferous, i.e., softwood	Timber land, mainly hardwood	Cut-over land, some softwood left	Cut-over land, some hardwood left	Young growth, mainly coniferous	Young growth, mainly hardwood	Old burn	Muskeg and barren	Grass land	Totals (acres)
Hudson.....	89	10,980	245	188	.....	2,261	57	8,438	.....	.....	22,169
Kenora.....	237	15,614	5,116	17,834	8,920	20,753	15,123	36,442	13,280	49	133,131
Rainy River.....	112	1,219	.....	1,197	28	535	212	213	1,853	261	5,518
Port Arthur.....	202	4,458	893	6,468	329	4,147	327	1,334	337	428	18,721
Oba.....	110	46,705	5,119	2,755	129	19,643	330	13,754	5,635	18	94,088
Cochrane.....	203	2,501	100	2,022	89	452	359	2,278	191	181	8,173
North Bay.....	84	86	86	91	53	151	958	1,171	242	369	3,207
Sudbury.....	241	259	9	65	56	923	3,550	2,102	354	700	8,018
Sault Ste. Marie.....	252	578	515	1,250	361	4,257	4,285	24,962	819	897	37,924
Georgian Bay.....	162	220	31	563	346	1,580	7,177	2,918	1,352	2,182	16,369
Algonquin.....	77	1	.....	37	133	33	898	443	18	29	1,592
Trent.....	150	5	35	24	37	76	518	11	177	165	1,048
Totals.....	1,919	82,626	12,149	32,494	10,481	54,811	33,794	94,066	24,258	5,279	349,958
Totals for 1932.....	2,073	354,627	8,168	37,696	11,937	131,714	23,190	107,460	.....	4,229	679,021
" 1931.....	1,851	42,911	2,095	18,587	3,016	16,254	11,405	38,219	.....	5,800	138,287
" 1930.....	1,402	383,246	16,337	63,104	6,177	74,902	25,688	135,868	.....	6,487	711,809
" 1929.....	1,550	114,026	912	109,315	5,261	177,464	8,085	205,302	.....	5,278	625,643
" 1928.....	536	37,220	21	6,530	634	29,758	1,101	24,024	.....	1,095	100,383
" 1927.....	924	831	119	4,202	974	4,294	2,041	18,061	.....	5,220	35,742

MEANS OF FIRE DETECTION

District	Division	TOTAL FIRES	AIR SERVICE		TOWERS		RANGERS		PUBLIC	
			Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.
Hudson	Red Lake	11	5	45.4	1	9.1	13	27.1	5	45.5
	Sioux Lookout	48	15	31.2	5	10.5	13	27.1	15	31.2
	Armstrong	30	19	63.3	2	6.7	4	13.3	5	16.7
Kenora	Kenora	89	39	43.8	8	9.0	17	19.1	25	28.1
	Minaki	205	88	42.9	51	24.9	19	9.3	47	22.9
		32	4	12.5	2	6.3	9	28.1	17	53.1
Rainy River	Rainy River	237	92	38.8	53	22.4	28	11.0	64	27.0
		112	40	35.7	34	30.4	8	7.1	30	26.8
Port Arthur	Thunder Bay	156	93	59.6	27	17.3	16	10.3	20	12.8
	Nipigon	46	21	45.7	4	8.7	6	13.0	15	32.6
Oba	Nakina	202	114	56.4	31	15.4	22	10.9	35	17.3
	Longlac	13	3	23.2	6	46.1	1	7.5	3	23.2
	Oba	25	10	40.0	11	44.0	2	8.0	2	8.0
	Franz	5	1	20.0	2	40.0	..	..	2	40.0
	Hearst	18	1	5.5	5	27.8	4	22.2	8	44.5
	Kapuskasing	15	..	..	8	53.3	3	20.0	4	26.7
		34	1	3.0	11	32.3	12	35.3	10	29.4
		110	16	14.5	43	39.1	22	20.0	29	26.4
Cochrane	Cochrane	114	..	..	5	4.4	49	43.0	60	52.6
	Abitibi	12	..	..	5	41.7	7	58.3	..	..
	Timmins	31	..	..	..	..	28	90.3	3	9.7
	Swastika	46	..	..	7	15.2	26	56.5	13	28.3
		203	..	..	17	8.4	110	54.2	76	37.4

North Bay.....	13	1	7.7	2	15.4	5	38.4	5	38.5
Timagami North.....	8	..	....	3	37.5	1	12.5	4	50.0
Timagami East.....	45	..	....	24	53.3	9	20.0	12	26.7
North Bay.....	18	..	....	14	77.8	2	11.1	2	11.1
Latchford.....									
Sudbury.....	84	1	1.2	43	51.2	17	20.2	23	27.4
Foleyet West.....	11	..	....	3	27.3	2	18.2	6	54.5
Foleyet East.....	19	3	15.8	6	31.6	5	26.3	5	26.3
Timagami West.....	1	..	....	1	100.0	..	....	..	....
Sudbury North.....	54	5	9.3	31	57.4	2	3.7	16	29.6
Sudbury South.....	71	6	8.3	47	67.6	2	1.7	16	22.4
Webbwood.....	56	..	....	37	60.1	4	7.1	15	26.8
Mississagi East.....	6	1	16.7	2	33.3	1	16.7	2	33.3
Mississagi West.....	23	7	30.4	12	52.3	1	4.3	3	13.0
Sault Ste. Marie.....	241	22	9.1	139	57.7	17	7.1	63	26.1
A.C.R.....	107	22	20.6	35	32.7	14	13.1	36	33.6
Blind River.....	130	32	24.6	26	20.0	34	26.2	38	29.2
Mississagi South.....	15	2	13.3	6	40.0	6	40.0	1	6.7
Georgian Bay.....	252	56	22.2	67	26.6	54	21.4	75	29.8
Georgian Bay West..	108	..	....	70	64.8	15	13.9	23	21.3
Georgian Bay East..	54	..	....	29	53.7	12	22.2	13	24.1
Algonquin.....	162	..	....	99	61.1	27	16.7	36	22.2
Algonquin North.....	35	3	8.6	17	48.1	5	14.3	10	28.6
Algonquin South.....	42	3	7.2	20	47.6	5	11.9	14	33.3
Trent.....	77	6	7.8	37	48.0	10	13.0	24	31.2
Madawaska.....	83	..	....	70	84.4	5	6.0	8	9.6
Madawaska.....	67	..	....	57	85.1	2	3.0	8	11.9
Totals.....	150	..	....	127	84.7	7	4.7	16	10.6
Totals.....	1,919	386	20.1	698	36.4	339	17.7	496	25.8

(5) *Burning Permits*

The number of burning permits issued, 26,922, and the acreage covered by them, 64,041, were considerably higher than in 1932. This is accounted for partly by the more favorable season and partly by the increase in woods activities such as mining, logging, road building, construction of aircraft landing fields and other unemployment relief projects.

STATEMENT OF PERMITS ISSUED

DIVISION	Number of Permits						
	1933	1932	1931	1930	1929	1928	1927
Red Lake.....	105	89	107	111	63	129	24
Sioux Lookout.....	123	53	115	66	78	40	103
Armstrong.....	93	96	98	10	13	5	28
Kenora.....	840	853	863	606	769	611	497
Minaki.....	113	110	108	66	55	44	
Rainy River.....	40	92	121	40	40	29	61
Thunder Bay.....	1,728	1,689	1,763	395	293	333	433
Nipigon.....	16	9	37	....	3	4	10
Nakina.....	13	21	13	2	7	42	37
Hearst.....	2,780	2,644	2,845	1,173	1,074	1,501	1,264
Longlac.....	6	7	8	2	2	5	....
Oba.....	66	39	56	24	15	24	34
Franz.....	29	7	10	13	9	6	14
Kapuskasing.....	3,770	2,514	3,824	2,113	1,903	2,274	1,245
Smoky Falls.....	....	....	....	....	16	....	84
Cochrane.....	3,714	2,580	4,723	2,755	2,078	2,637	2,871
Abitibi.....	7	....	3	8	20	....	5
Swastika.....	2,262	1,497	3,105	1,915	1,664	1,236	1,482
Timmins.....	1,605	1,065	1,836	1,093	1,241	1,034	1,173
A.C.R.....	464	428	132	93	95	51	72
Blind River.....	731	911	387	250	191	134	298
Mississagi South.....	....	2	....	....	....	2	3
Foleyet West.....	182	138	141	74	43	43	59
Foleyet East.....	250	144	167	170	199	185	163
Mississagi West.....	153	71	50	48	55	22	77
Mississagi East.....	161	90	84	64	6	12	26
Webbwood.....	794	590	435	225	222	169	322
Sudbury North.....	165	462	185	129	12	15	18
Sudbury South.....	2,119	2,014	1,669	962	854	540	766
Timagami West.....	56	37	37	18	27	12	11
Timagami North.....	1,287	1,564	1,367	294	988	951	765
Timagami East.....	10	21	20	17	277	139	223
Latchford.....	96	155	249	18			
North Bay.....	1,085	1,539	1,091	731	914	724	829
Georgian Bay West.....	353	342	288	93	105	111	87
Georgian Bay East.....	471	281	295	224	165	155	162
Algonquin North.....	61	55	35	41	50	29	45
Algonquin South.....	309	303	173	122	106	105	73
Trent.....	417	314	217	172	150	77	57
Madawaska.....	448	361	374	327	235	181	172
Totals.....	26,922	23,187	27,031	15,094	14,038	13,611	13,593

STATEMENT OF PERMITS ISSUED

DIVISION	Acreage Covered by Permits						
	1933	1932	1931	1930	1929	1928	1927
Red Lake.....	257	440	572	1,786	29	109	15
Sioux Lookout.....	685	218	757	375	570	85	189
Armstrong.....	1,019	142	412	....	4	18	....
Kenora.....	1,531	1,925	2,124	1,738	2,170	1,671	3,123
Minaki.....	33	22	17	22	18	5	....
Rainy River.....	63	209	344	90	403	378	1,162
Thunder Bay.....	7,978	5,927	7,068	2,201	1,137	7,777	2,428
Nipigon.....	543	17	93	....	15	2	110
Nakina.....	12	11	7	....	3	18	19
Hearst.....	7,119	7,665	13,591	4,805	4,898	7,119	3,358
Longlac.....	1	2	2	....	....	....	....
Oba.....	146	47	109	25	7	7	28
Franz.....	23	1	1	....	....	....	....
Kapuskasing.....	7,928	5,607	10,894	6,437	7,443	13,807	5,085
Smoky Falls.....	....	....	....	....	22	....	72
Cochrane.....	8,161	6,069	12,407	8,735	6,414	16,901	5,577
Abitibi.....	21	....	1	39	19	....	4
Swastika.....	5,107	5,667	11,331	8,441	7,554	5,031	3,251
Timmins.....	2,356	1,798	5,795	5,669	6,801	2,222	1,812
A.C.R.....	1,584	1,171	466	603	184	1,121	269
Blind River.....	3,138	1,210	1,422	690	380	130	1,199
Mississagi South.....	....	2	....	....	....	1	27
Foley West.....	192	39	205	19	23	29	1,370
Foley East.....	69	59	252	161	65	87	2,280
Mississagi West.....	121	50	77	83	331	310	2,373
Mississagi East.....	23	16	19	27	9	26	2,984
Webbwood.....	2,330	1,763	1,964	915	648	449	7,565
Sudbury North.....	337	1,008	664	339	13	14	556
Sudbury South.....	4,759	5,121	3,387	1,670	2,184	941	5,105
Timagami West.....	84	6	523	5	34	3	7
Timagami North.....	1,339	1,244	2,087	1,692	1,228	1,272	1,412
Timagami East.....	....	66	11	1	....	....	....
Latchford.....	244	771	535	9	579	217	514
North Bay.....	1,950	2,756	1,612	875	1,697	1,366	1,348
Georgian Bay West.....	833	691	531	169	307	157	297
Georgian Bay East.....	1,312	711	742	623	730	380	456
Algonquin North.....	138	227	110	121	3,362	33	15
Algonquin South.....	614	443	305	180	1,753	141	139
Trent.....	1,023	649	472	437	295	268	550
Madawaska.....	968	849	1,043	1,296	423	810	1,043
Totals.....	64,041	54,619	81,952	50,278	51,752	62,905	55,762

STATEMENT OF PERMITS ISSUED

MONTH	Number of Permits						
	1933	1932	1931	1930	1929	1928	1927
April.....	1,615	1,317	1,564	756	640	116	663
May.....	5,116	5,437	6,173	3,531	2,579	3,372	2,857
June.....	7,741	5,316	7,528	3,025	5,043	4,494	4,641
July.....	2,758	3,281	3,450	2,150	2,937	2,581	2,082
August.....	4,861	4,161	4,545	2,753	1,520	2,139	1,671
September.....	4,284	3,246	3,139	2,469	1,220	899	1,656
October.....	547	429	632	410	99	10	23
Totals.....	26,922	23,187	27,031	15,094	14,038	13,611	13,593

STATEMENT OF PERMITS ISSUED

MONTH	Acreage Covered by Permits						
	1933	1932	1931	1930	1929	1928	1927
April.....	6,324	4,844	6,919	4,888	2,662	701	7,138
May.....	14,665	16,401	22,898	14,134	9,882	21,435	15,265
June.....	18,850	13,146	25,440	10,696	24,581	23,453	13,896
July.....	4,802	5,514	7,521	7,263	8,627	9,589	5,662
August.....	8,720	7,453	10,318	6,871	2,693	5,796	8,408
September.....	8,421	6,329	7,238	4,923	2,302	1,812	4,742
October.....	2,259	892	1,618	1,503	1,005	119	651
Totals.....	64,041	54,619	81,952	50,278	51,752	62,905	55,762

(6) *Equipment*

Very little in the way of major equipment was purchased. Forty-two thousand feet of fire fighting hose was purchased at a time of high hazard throughout the province when all hose was in use on fires. Five trucks were purchased to replace worn out trucks at points where they were urgently required. A boat was built by the staff for use on Lake Timagami permitting the transfer of one of the boats there to another district where a boat was required. Some tents and blankets were purchased for use at fires.

(7) *Locomotive Inspection*

Two men were again employed during the fire season on the inspection of fire protective appliances on railway locomotives and other engines operating within the Fire District. They made 2,540 inspections of 854 different locomotives and engines.

LOCOMOTIVE INSPECTIONS

Railway	Number Inspected					Total No. Locomotives	Total Number Inspections							Inspections Showing Defects	Percentage Defective						
	Times						1933	1932	1931	1930	1929	1928	1927		1933	1932	1931	1930	1929	1928	1927
	1	2	3	4	5 and over																
C.P.R.....	106	80	76	40	75	377	1,051	1,146	1,025	665	890	918	805	18	1.7	1.1	1.7	0.6	....	0.5	1.2
C.N.R.....	60	102	68	55	95	405	1,224	1,325	1,169	721	995	925	915	32	2.6	2.6	2.2	3.2	1.6	1.5	0.8
A.C. & H.B.R.....			3	6	9	18	78	83	60	60	64	65	19	....	....	....	....	....	....	....	....
A.E.R.....						....	....	....	11	10	12	17	15	....	....	....	....	....	....	....	....
N.C.R.....						....	....	....	....	....	3	....	....	....	....	....	....	....	....	....	....
T. & N.O.R.....	4	10	11	11	15	51	184	156	146	57	110	....	....	5	2.7	1.9	1.4	8.9	....	....	....
Logging and Construction	3	....	....	....	....	3	3	....	151	24	46	....	....	2	66.6	....	28.5	54.2	30.4	....	....
Totals.....	173	192	158	112	194	854	2,540	2,710	2,562	1,537	2,120	1,925	1,754	57	2.2	1.9	3.4	4.3	1.4	1.0	1.0

Average cost per inspection: 1933, \$1.48; 1932, \$1.35; 1931, \$1.43; 1930, \$1.39; 1929, \$1.84; 1928, \$1.74; 1927, \$1.78.

(8) *Improvements*

Very little improvement work was carried out due to lack of funds and reduction in staff. Arrangements were made with the Unemployment Relief Department for the use of relief labour and by this means we were enabled to construct a chief ranger's cabin and ninety-five miles of telephone line. Twelve other buildings, three wooden lookout towers and two hose towers were constructed by the ranging staff.

Radio stations were operated at Swain's Lake, Red Lake, Goose Island, Pickle Lake, Savant Lake, Caribou Lake, Watcomb, Sioux Lookout (two stations), Armstrong, Kenora, Manitou Lake, Nester's Falls, Whitefish Bay, Sphene Lake, Jackfish Island, Obonga Lake, Garden Lake, Macdiarmid, Port Arthur, Puckashwa, Sault Ste. Marie, Adair Tower, Stimson, Latchford Tower, North Bay, Maple Mountain Tower, Mount Collins Tower and Elk Lake. Stations in operation in 1932 which were discontinued this year are Lake St. Joseph, Kapikik Lake, Otter Lake, Pakashkan Lake, Little Abitibi Lake and Delhi Tower. The stations at Pickle Lake, Watcomb and Whitefish Bay were new this year. Three portable sets were available and two of them were used to good advantage on fires in Kenora and Port Arthur districts.

PERMANENT IMPROVEMENTS
Completed to October 31st, 1933

Cabins.....	310
Storehouses.....	73
Boathouses.....	34
Combined Storehouses and Boathouses, etc.....	14
Bunkhouses.....	64
Offices.....	17
Garages.....	55
Other Buildings.....	134
Hose Towers.....	55
Wooden Lookout Towers.....	90
Steel Lookout Towers.....	140
Permanent Telephone Lines (miles).....	3,618

(9) *Air Operations*

Aircraft were again of great use in the detection and suppression of fires. During the periods of extreme hazard the demand for flying necessitated the purchase of a certain amount from commercial companies.

Machines were located as follows:—

Goose Island.....	1	Moth
Caribou Lake.....	1	Moth
Sioux Lookout.....	1	D.H. 61
	2	Moths
Kenora.....	1	Hamilton
	1	Moth
Ignace.....	1	Moth
Fort Frances.....	1	Hamilton
Port Arthur.....	1	Fairchild
Whitefish Lake.....	1	Moth
Orient Bay.....	1	Vedette
Twin Lakes.....	1	D.H. 61
	1	Moth
Oba Lake.....	1	Moth
Remi Lake.....	1	Moth
Sault Ste. Marie.....	1	Moth
Biscotasing.....	2	Moths
Sudbury.....	1	Moth

(10) Hazard Disposal

No major hazard disposal operations were carried on. Some work was done on the fire guards at Hornepayne, Oba and Armstrong and in most districts considerable work was done in the way of investigating slash conditions and supervising disposal of slash created by such operations as logging, mining, settlers' wood cutting, road building, construction of aircraft landing fields, Lac Seul clearing, etc. Most of this work was done in the winter months.

(11) Travel Permits

A total of 14,161 travel permits were issued covering 35,921 persons. Due to reduced staff the issuance of travel permits to travellers along the Ferguson Highway was discontinued. Other than this curtailment the permit system operated satisfactorily throughout the province.

As mentioned under "Legislation" the Dryden and Lake of the Woods pulp concessions were closed to travel between August 10th and September 4th on account of the extreme fire hazard at that time.

STATEMENT OF TRAVEL PERMITS ISSUED

DISTRICT	1933		1932		1931		1930		1929		1928		1927	
	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons
Hudson.....	1,133	2,724	1,639	3,364	1,592	3,737	982	2,734						
Kenora.....														
Rainy River.....	139	304	74	98	842	938	354	365						
Port Arthur.....	158	399	222	542	296	682	206	313						
Oba.....	1,730	4,536	2,367	6,267	3,221	7,445								
Cochrane.....	1,035	2,690	1,128	2,953	1,061	1,669	693	2,331	615	3,034	167	895	273	918
Sault Ste. Marie.....	3,976	7,876	3,988	8,064	3,635	7,475	3,090	9,714	229	783	57	106	56	137
Sudbury.....														
North Bay—			29,052	89,408	29,967	93,607	25,907	65,000	18,268	46,000	13,617	40,000	5,605	14,000
Ferguson Highway.....	4,057	11,916	5,982	15,486	5,804	14,346	5,567	11,000	1,626	1,626	1,565	1,565	614	614
Other than Ferguson Highway														
Georgian Bay.....	1,933	5,476	2,301	6,601	2,175	6,086								
Algonquin.....														
Trent.....														
Totals.....	14,161	35,921	46,753	132,783	48,593	135,975	36,799	91,457	20,738	51,443	15,406	42,566	6,548	15,669

(12) *Operating Permits*

In nearly all districts there was an increase in the number of operating permits issued due to greatly increased mining and logging activity.

A total of 5,464 permits were issued covering 33,474 persons as compared with last year's total of 3,626 permits covering 23,186 persons.

OPERATING PERMITS, 1933

DISTRICT	Mining Operations		Woods Operations		Miscellaneous Operations		Totals	
	No. of Permits	Men Engaged	No. of Permits	Men Engaged	No. of Permits	Men Engaged	No. of Permits	Men Engaged
Hudson.....	235	963	250	1,306	....	....	485	2,269
Kenora.....	47	178	385	2,143	....	....	432	2,321
Rainy River.....	44	168	15	680	2	4	61	852
Port Arthur.....	481	458	71	2,360	....	....	552	2,818
Oba.....	200	980	6	1,462	....	....	206	2,442
Cochrane.....	671	2,588	158	2,152	139	1,256	968	5,996
Sault Ste. Marie...	86	407	16	2,090	....	....	102	2,497
Sudbury.....	796	4,380	1,102	4,543	23	216	1,921	9,139
North Bay.....	411	1,785	31	550	15	422	457	2,757
Georgian Bay.....	97	262	27	504	8	84	132	850
Algonquin.....	21	109	14	599	....	....	35	708
Trent.....	17	70	96	755	....	....	113	825
Totals.....	3,106	12,348	2,171	19,144	187	1,982	5,464	33,474

II—REPORT OF DIRECTOR OF PROVINCIAL AIR SERVICE

1. INTRODUCTION

Ten Years of Operation:

The season 1933 just completed is worthy of special attention, in that it terminates ten years of successful operation of the Provincial Air Service. It is therefore in order to view the main features of fleet performance from the operational standpoint. A survey of the following accumulative figures is presented with a certain amount of justifiable satisfaction, because they compare more than favorably with the best of commercial flying organizations in this country.

TABLE I—TOTALS FOR THE TEN YEAR PERIOD

Hours Flown.....	75,009
Miles Flown.....	4,770,799
Passengers Flown.....	30,245
Personnel Flown.....	41,404
Effective Load Flown.....	13,852,304 Lbs.

The above table of figures compares favorably with results obtained by other operators working on a ten months per year basis, even though the above work has been performed by the Provincial Air Service during a season of less than six months per year.

Of all the passengers carried over the thousands of miles of forest, only one passenger was fatally injured. That is, a rate of one passenger fatality for nearly 4,800,000 miles of operation. Even in the case of personnel the safety factor is remarkably high, in that during ten years of operation over Northern Ontario forests, only eight were fatally injured. The fatality rate for personnel is one for each 600,000 miles of operation. Such records go a long way toward proving that properly organized air travel compares very favorably with modern road travel for safety.

A clear impression as to how the Air Service is employed may be had from Table II, showing the various classifications under which the flying has been done during the past ten years.

TABLE II

Classification	Hours Performed
Fire Detection	26,146.20
Fire Suppression	20,206.06
Transportation Ordinary	8,949.50
Transportation Special	3,102.12
Sketching	3,016.23
Operations	3,989.18
Ferrying	3,424.01
Flying Instruction	2,351.23
Photography	1,147.50
Inspection	951.20
Tests	925.07
Forced Landings	616.34
Observers' Instruction	94.09
Dusting	41.35
Game Supervision	26.50
Wireless Tests	20.15

Table III shows up in an interesting light, the steady improvement in the work done by the Ontario Provincial Air Service during the ten years since its inauguration.

TABLE III—TEN YEARS OF OPERATIONS

YEAR	Number of Aircraft	Flying Hours	Miles Flown	Passengers Carried	Personnel Carried	Loads Carried		Total	Percentage of Efficiency
						Operating	Effective		
1924.....	14	2,597.00	164,328	984	2,478	1,406,238	462,381	2,016,873	96.32
1925.....	18	2,739.52	165,835	1,214	2,724	1,810,735	553,540	2,364,275	97.30
1926.....	18	3,539.22	230,991	1,636	3,988	2,589,959	659,413	3,249,372	97.55
1927.....	19	4,861.03	287,305	2,268	4,927	3,170,178	717,913	4,443,913	99.05
1928.....	24	6,108.40	342,343	2,606	6,332	3,495,552	763,432	4,258,984	98.95
1929.....	26	11,602.00	669,423	2,672	4,607	6,171,649	1,414,719	7,586,368	98.70
1930.....	28	14,192.40	875,043	4,766	5,055	7,179,208	2,298,176	9,477,386	99.01
1931.....	27	10,908.43	717,731	4,369	4,541	6,375,977	2,272,347	8,648,224	99.80
1932.....	26	9,737.13	674,198	4,482	3,546	5,890,338	2,257,709	8,148,047	99.80
1933.....	22	8,722.40	643,602	5,248	3,206	5,721,220	2,452,674	8,173,894	
		75,009.13	4,770,799	30,245	41,404	43,811,054	13,852,304	57,811,612	

2. DEVELOPMENT AND PROMOTION WORK

(a) *Write-off of Old Equipment:*

Another feature in the operation of the Air Service during the season 1933 was the absence of out of date flying equipment. The writing off of the last four H.S.2.L. Flying Boats at the end of the 1932 operating season permitted the Air Service to enter the 1933 season with but two main groups of machines. Since each group is especially adapted to the work it is required to perform, it was felt that a considerable step forward was made in the direction of increasing the efficiency of the fleet as a whole.

(b) *Growth of Fleet Under Specialized Demand:*

Since inauguration of the Ontario Provincial Air Service in 1924, its duties have from year to year become more clearly defined. This was a natural corollary of experience gained both by the Air Service and the Forestry Branch, as ever greater demands were made, and met. The result is that such experience indicates that the efficient application of aircraft to the work of forest preservation necessitates two distinct types of aircraft in accordance with the requirement of the Forestry Department to have, first—accurate knowledge of the fire, and second, quick transport of men and fighting equipment to the site of the fire. Accordingly a policy of building up a fire detection fleet consisting of light and economical aircraft has been followed vigorously. As for the transport fleet, it is impossible to over-stress the necessity for properly rounding out this group with modern aircraft to replace the obsolescent flying boats written off through fair wear and tear, during the past few years.

(c) *Ability of Fleet to Serve Various Departments:*

The season 1933 being the first in which the two parts of the fleet have been clearly defined, it now becomes apparent that the duties of the fleet could be considerably broadened by serving other Departments of the Government beside the Forestry Department. It would be possible to do a great deal of such work during the winter months, and also during the summer as well, providing no demands were made that would embarrass the efficiency of suppression flying during periods of high hazard.

(d) *The Advantage of Specialization:*

Specialization of the fleet involves care in replacement of old flying equipment with machines more exactly adapted to the particular work they will be called on to perform. Such a policy leads to a substantial increase in fleet efficiency as each new unit is brought into operation.

(e) *The Need for Additional Transport Equipment:*

It will be noticed that the tabular record of the past season's flying indicates the necessity for additions to the Transport Division of the Fleet. The experience of the last three seasons in the use and maintenance of light aircraft points plainly to the fact that these machines are being called upon to do work which normally should be performed by freight-carrying machines. This unavoidable necessity for using light aircraft for transport duty tends to break down the efficiency of both the Air Service and the Forestry Branch in the areas concerned. This result may be expected as long as the above tendency exists,—when it is known that from a technical viewpoint, a light machine cannot remain continually in a serviceable condition when it is frequently lled upon to do work for which it is not suited.

3. NEW FLYING EQUIPMENT

Replacements in flying equipment during the past season have been kept down to the bare necessities. Such replacements as were made were necessary to bring about a needed improvement in the performance of certain machines. Two D.H.61 transport aircraft were equipped with the latest type Edo flotation gear, while two Moth patrol machines were equipped with new type Edo floats and Gipsy Mark 11 engines. The Vedette Amphibian was fitted with the latest Wasp Junior 300 Horse-power motor. The verdict after a season of strenuous operations is that all replacements made have materially increased the efficiency of the machines concerned.

4. NEW GROUND EQUIPMENT

The only new ground equipment installed during the year was the addition of a mezzanine floor above the main floor of the Headquarters Hangar at Sault Ste. Marie. This added floor area provided more adequate accommodation for the sheet metal and welding shops, as well as bench and floor space for the overhaul of Moth fuselages. This addition has proven a very serviceable unit in that it properly segregates specialized work from the general activities carried out on the main floor of the hangar.

5. GENERAL IMPROVEMENT IN POSITION

(a) *Up-to-date Fleet:*

The year 1933 being the first year in which all units of the fleet are of comparatively modern design and manufacture, the results obtained in the average effective load moved per gallon of gasoline used has shown considerable improvement.

(b) *Reduction in Variety of Spares:*

A substantial reduction in the variety and quantity of spare parts that are required to be stocked has been effected through the reduction in the number of types of machines in operation.

(c) *Ability of the Fleet to Handle Demand:*

Although the fleet has been modernized through the write-off of obsolescent equipment, the reduction in the number of units available for patrol and suppression work has dangerously reduced the ability of the fleet to adequately handle the demands made during periods of intense or extended fire hazard. Even though the present machines and personnel are worked under all the pressure that it is safe to apply, not all the work can be done in one day that should be done in order to make a reasonable advance in the suppression of fire. The experience of the past season indicates that two modern transport machines would adequately replace the four obsolescent units written off the books at the end of the 1932 season. Such additions would serve at least to bring the fleet up to its 1932 capacity. That its strength was inadequate may be judged from the fact that considerable flying had to be bought from private operating companies.

(d) *Service Facilities of Sioux Lookout Sub-base:*

During the 1932 season a sub-base at Sioux Lookout was procured. This base is ideally situated and equipped to take care of the maintenance, repair and overhaul requirements of the machines in the Western District. Its

position locally in relation to the town of Sioux Lookout, and regionally in relation to the dependent stations in the Western District leaves nothing to be desired. All the facilities offered by this new base have proven extremely useful in maintaining machines in the District in continuous operation. It is gratifying to note that the operations for the 1933 season has fully demonstrated the necessity of an adequately equipped base in the Western District.

6. FEATURES OF THE OPERATING SEASON

(a) *Time Distribution of Fire Hazard:*

The greatest number of hours for any one month were performed in July. The peak flying hours for detection and suppression work also occurred in July. The rise to the peak and the fall away was regular, showing that the fire hazard gradually built up to its most severe condition in the middle of July, and then gradually receded without any anti-climax.

(b) *Regional Distribution of Fire Hazard:*

Although Sioux Lookout Station piled up the greatest total hours performed on any one station, a considerable portion of the excess was accounted for in ordinary transportation work done other than during the height of the fire fighting season. The Twin Lakes station showed the greatest amount of suppression flying, while Kenora, Port Arthur and Fort Frances stations all ran close seconds. Of the above stations mentioned, Kenora employed the most detection hours. It is interesting in this connection to refer to the tables showing the hours flown by types of work, and by stations.

(c) *Relations of Detection to Suppression Flying:*

In a general way, it appears from the comparison of the suppression hours done on each station that the four above stations bore the brunt of a sustained and intense period of hazard.

A survey of the types of hours flown brings out the fact that when due consideration is given for the nature of the hazard at each individual station, the general rule is again demonstrated, that where detection hours are high, the suppression hours are low. Several examples in support of this opinion may be found in Table IV for the years 1932 and 1933.

TABLE IV—TYPES OF FLYING HOURS BY BASES

COMPARISON 1932 AND 1933

1932 Station	Detection	Suppression	Ordinary Transportation	All Other	Total
Sault Ste. Marie.....	533.50	42.50	128.55	274.35	980.10
Sudbury.....	138.05	78.45	82.20	12.30	311.40
Oba Lake.....	284.55	64.10	62.05	20.25	431.35
Remi Lake.....	112.25	8.30	62.10	11.55	195.00
Biscotasing.....	383.05	242.40	160.50	40.25	827.00
Twin Lakes.....	336.00	196.20	15.35	31.05	579.00
Sioux Lookout.....	318.40	382.40	296.05	90.55	1088.20
Goose Island.....	105.35	611.05	285.20	29.35	1031.35
Kenora.....	255.45	210.25	198.40	32.25	697.15
Fort Frances.....	182.20	96.35	114.00	27.20	420.15
Caribou Lake.....	155.00	441.20	159.20	69.25	825.05
Port Arthur.....	544.50	405.08	146.35	81.45	1178.18
Orient Bay.....	218.55	43.20	97.00	49.40	408.55
Algonquin Park.....	17.45	2.00	190.50	71.55	281.30
Elk Lake.....	102.55	126.55	203.15	48.30	481.35
1933 Station	Detection	Suppression	Ordinary Transportation	All Other	Total
Sault Ste. Marie.....	517.10	131.10	80.45	176.55	906.00
Sudbury.....	106.15	162.10	45.35	12.30	326.30
Oba Lake.....	279.55	42.45	10.05	12.20	345.05
Remi Lake.....	41.10	.50	3.00	7.05	52.05
Biscotasing.....	385.00	191.50	131.25	31.25	739.40
Twin Lakes.....	96.05	554.15	12.40	23.15	686.15
Sioux Lookout.....	316.10	308.40	329.20	121.05	1075.15
Goose Island.....	91.05	77.45	198.20	13.45	380.55
Kenora.....	278.50	341.05	155.00	45.25	820.20
Fort Frances.....	77.20	336.50	54.45	17.20	486.15
Caribou Lake.....	189.55	242.25	101.20	27.05	560.45
Port Arthur.....	87.05	367.55	98.10	105.55	659.05
Orient Bay.....	399.55	81.20	7.30	12.25	501.10
Algonquin Park.....	52.50	1.55	293.20	54.00	402.05
Whitefish Lake.....	472.40	56.55	25.50	29.05	584.30
Ignace.....	117.05	26.00	32.10	7.45	183.00
Tweed.....	.....	.....	.....	13.45	13.45

(d) Winter Flying:

The Winter flying for the 1933 season amounted to 460.40 hours, divided amongst a variety of duties. Certain outlying gas caches were replenished in the Western District. Some very necessary flying was done both at Quetico Park and at Algonquin Park in the work of game protection. Considerable contact flying was also done at Sault Ste. Marie, Algonquin Park Station, Kenora and Sioux Lookout, in keeping in touch with certain Winter Forestry bases in remote parts of the districts concerned.

The universal flying equipment was again brought into service during the Winter on a variety of duties. Some flying was done in the transportation of gasoline to strategic points of the longer patrols for the use of the Moth machines. The more remote caches did not have to be replenished, owing to the reduction of the protected area in the 1933 programme. This policy had the

effect of substantially reducing the amount of Winter flying on this type of work, which, of course, had a like influence upon the total hours for the year.

(e) *Allocation of Flying Equipment:*

TABLE V

Base	Type	Registration
Sault Ste. Marie.....	Moth 11	G-CAPC
	Fairchild 71-C	CF-OAL
Sudbury.....	Moth 1	G-CAOX
Oba Lake.....	Moth 11	CF-OAG
Biscotasing.....	Moth 1	CF-OAD
	Moth 1	G-CAOZ
Twin Lakes.....	Moth 1	G-CAPA
	Moth 11	CF-OAF
	D.H. 61	G-CAPG
Sioux Lookout.....	Moth 1	CF-OAA
	Moth 1	G-CAOY
	D.H. 61	CF-OAK
Goose Island.....	Moth 1	G-CAOU
Kenora.....	Moth 11	CF-OAC
	Hamilton	CF-OAJ
Ignace.....	Moth 11	G-CAOW
Fort Frances.....	Hamilton	CF-OAH
Caribou Lake.....	Moth 1	CF-OAE
Port Arthur.....	Fairchild 71-C	CF-OAM
Whitefish Lake.....	Moth 1	G-CAPB
Orient Bay.....	Vedette	CF-OAB
Algonquin Park.....	Fairchild KR-34	CF-AOH

7. RECONDITIONING AND MAINTENANCE

Alterations to Equipment:

From information based on experience with Edo flotation gear during the seasons 1931 and 1932, a decision was made to equip additional machines with this type of gear for the season 1933. Two light aircraft and two transport aircraft were so equipped and a decided increase in performance was gained. Recent developments in this type of gear and the experience gained in the Service with it, makes it advisable to change over to modern flotation gear as swiftly as may be done with due regard for economy.

During the Winter season of 1932-33, an engine mount was designed and constructed in the Provincial Air Service shops at Sault Ste. Marie, for the Vedette Amphibian, to accommodate the installation of a new Wasp Jr. motor. The mount was made entirely of metal and a greater strength was built into the whole installation. Reports on the performance of the ship during the 1933 operating season reveal that the new mount and motor was entirely satisfactory.

Among the minor alterations and replacements carried out during the Winter may be included the complete renewal of the fuel and oil systems for the two Hamilton All-metal machines. A number of completely new engine-mounting brackets were also made for the Moth machines. Also a Winter top for a Moth that is required for Winter operations was designed and con-

structed and fitted to the machine. It was a decided asset in protecting the pilot from the freezing blast of the slipstream during flights on the cold Winter days.

8. REPAIRS

(a) *Rebuilding Moth Aircraft:*

An important part of the maintenance work for the past season consisted in the complete manufacture of 16 sets of Moth wings consisting of four panels each. In addition, two sets of Moth wings were completely rebuilt. During the Summer it was necessary to rebuild a Moth aircraft that had been badly damaged due to a float spreader bar coming adrift after landing.

Two Moths also received repairs of minor damages caused by failure of the flotation gear. As the failures occurred during the height of the operating season, it was vastly important that the machines concerned should not remain unserviceable any longer than possible. On such occasions all the resources of the maintenance base at Sault Ste. Marie are mobilized, and the machines are made serviceable again in a matter of hours rather than days.

(b) *Complete Overhaul of Hamilton All-metal Aircraft:*

At the end of the 1933 operating season, both Hamilton aircraft were flown to Sault Ste. Marie for complete overhaul. This work was completed in time for both machines to be re-launched and flown back to their respective bases in the Western District before the inland lakes had become frozen over.

(c) *Maintenance Work in the Field:*

While on operations the engines of the fleet received 30 top-overhauls at their respective stations. There were also 28 repair jobs done in the field which were of a nature to keep the machine unserviceable for an hour or more on each occasion.

(d) *Special Manufacturing Work:*

Certain new work was done during the Summer season in the wood-working shops at Sault Ste. Marie. This work consisted in the building of fifty sectional canoes for the Forestry Department, and three dinghy type boat tenders for the use of the Air Service.

9. FEATURES FROM THE STATISTICAL RECORDS

(a) *Machine Days:*

The average machine days used of the total available was increased from 53% in 1932 to 58% in 1933. This increase in usage is even better realized when it is known that in 1932 more than 20% more machine days were available. This indicates that in 1933 the Forestry Department has made an even more general use of the Air Service than has been done in the past. A further study of the two major types of flying hours reveals that this increased usage was made up mostly of detection flying. The percentage of detection flying compared to the total flying for the years 1932 and 1933 respectively is 37% and 40%.

(b) *District Comparisons:*

Of the total flying hours, namely 8722.40 for 1933, some 38% were flown in the Eastern District, and 62% in the Western District. This division is a

natural one when it is considered that many of the Forestry Stations in the Eastern District are on useable roads reaching into the forested areas.

(c) *Requisitions and Flights Performed:*

It will be noticed in the tables dealing with the distribution of machine days, that 2,670 requisitions for flights were issued, and that the number of machine days operated is 2,374. The relation of these two figures, however, does not give an adequate gauge of the operational efficiency. It is necessary to take into account the weather factor, since there are occasions when weather prevents even the starting of a flight which has already been requisitioned. The relation between flights requisitioned and flights completed uninterrupted is more nearly a correct measure of the efficiency of the Air Service. It will be noticed that the figure of efficiency of the Service, in the Table VII which follows, for this relation, is 98.8%.

(d) *Loadings of Transport Section:*

From a comparison of the loading tables for the Transport Section, it will be seen that the performance during the season 1933 shows a substantial improvement over that in 1932. A closer study of performance against gasoline consumed shows that there was an average of forty pounds of freight moved over the radius of an hour's flight for every gallon of gasoline consumed. Table IX shows the Transport Section loadings for the 1933 season.

TABLE VI—OPERATIONS STATISTICS, 1933
MACHINE DAYS

MACHINES	Requisitions	Number of days machine available during season	Weather unfit	Weather fit	Number of days unserviceable	Clear days—machine available but not required	Machine days machine employed	Gross efficiency	Net efficiency
Auk.....	100	148	8	140	4	47	89	92.0	63.6
Avocet.....	74	144	22	122	3	42	77	97.5	63.1
Blackbird.....	102	150	28	122	4	21	97	96.7	79.5
Bobolink.....	120	175	23	152	2	31	119	98.7	78.3
Crane.....	129	209	13	196	1	68	127	99.5	65.3
Crow.....	158	297	35	262	2	113	147	99.2	56.1
Dove.....	154	162	17	145	2	32	111	98.6	76.6
Emu.....	155	258	38	220	1	80	139	99.5	63.1
Flamingo.....	102	186	29	157	...	60	97	100.0	61.8
Goose.....	99	148	12	136	...	50	86	100.0	63.2
Grouse.....	95	152	11	141	1	64	76	99.3	53.9
Hawk.....	151	305	69	236	8	80	148	96.6	62.7
Heron.....	170	290	38	252	13	76	163	94.9	64.7
Jay.....	139	242	35	207	3	69	135	98.6	65.2
Kite.....	159	159	18	141	15	11	115	89.4	81.5
Lark.....	27	44	4	40	...	12	28	100.0	70.0
Martin.....	116	152	12	140	3	20	117	97.9	83.5
Upstart.....	97	160	16	144	9	41	94	93.8	65.3
Wren.....	130	158	10	148	3	30	115	98.0	77.7
Xebec.....	153	173	14	159	1	56	102	99.4	64.1
Yellowbird.....	101	196	33	163	1	72	90	99.4	55.2
Zeno.....	139	152	18	134	1	31	102	99.3	76.1
Totals.....	2,670	4,060	503	3,557	77	1,106	2,374	97.9	66.7

TABLE VII—EFFICIENCY—PROVINCIAL AIR SERVICE OPERATIONS, 1933

MACHINES	Requisitions received	Total flights requisitioned	Total flights attempted	Days operated	Flights completed uninterrupted	Flights cancelled—weather	Flights cancelled—mechanical	Flights interrupted weather	Flights interrupted mechanical	Percentage of flights completed uninterrupted	Percentage of flights cancelled	Percentage of flights interrupted	General patrol service, percentage of efficiency	General patrol operating, percentage of efficiency
Auk....	100	383	382	89	381	1	....	....	....	99.7	0.3	....	99.7	100.0
Avocet	74	188	187	77	175	9	3	....	....	93.6	6.4	....	99.5	99.8
Black-bird..	102	435	430	97	420	9	....	1	....	97.7	2.1	0.2	97.7	100.0
Bobo-link..	120	442	440	119	427	8	2	2	1	97.0	2.3	0.7	97.7	99.3
Crane...	129	350	350	127	345	4	....	1	....	98.6	1.1	0.3	99.6	100.0
Crow...	158	617	617	147	608	4	1	3	1	98.5	0.8	0.7	98.8	99.8
Dove...	154	486	479	111	472	4	1	1	1	98.6	1.0	0.4	99.2	99.6
Emu...	155	650	650	139	642	3	....	2	3	98.7	0.5	0.8	99.2	99.5
Flam-ingo..	102	451	451	97	450	....	....	1	....	99.8	....	0.2	99.8	100.0
Goose...	95	579	579	86	577	1	....	1	....	99.6	0.2	0.2	99.7	100.0
Grouse	99	217	217	76	216	....	....	1	....	99.5	....	0.5	99.5	100.0
Hawk...	151	444	444	148	439	4	....	1	....	98.9	0.9	0.2	98.9	100.0
Heron...	170	708	708	163	695	8	1	3	1	98.1	1.3	0.6	98.4	99.7
Jay...	139	793	793	135	790	3	....	....	....	99.6	0.4	....	99.6	100.0
Kite...	159	684	684	115	682	1	....	1	....	99.6	0.2	0.2	99.7	100.0
Lark...	27	158	158	28	157	....	....	....	1	99.4	....	0.6	100.0	99.4
Martin...	116	674	674	117	664	4	1	5	....	98.6	0.7	0.7	98.7	99.8
Upstart.	97	289	289	94	289	....	....	....	....	100.0	....	....	100.0	100.0
Wren...	130	327	327	115	323	3	1	....	....	98.8	1.2	....	99.1	99.7
Xebec...	153	447	447	102	445	1	....	1	....	99.6	0.2	0.2	99.8	100.0
Yellow-bird..	101	254	254	90	251	2	....	1	....	98.8	0.8	0.4	99.6	100.0
Zeno...	139	463	462	102	456	5	....	1	....	98.7	1.1	0.2	98.7	100.0
Year...	2670	10039	10022	2374	9904	74	10	26	8	98.8	0.9	0.3	99.0	99.8

TABLE VIII—EFFICIENCY—PROVINCIAL AIR SERVICE OPERATIONS, 1933

MONTH	Requisitions received	Total flights requisitioned	Total flights attempted	Days operated	Flights completed uninterrupted	Flights cancelled—weather	Flights cancelled—mechanical	Flights interrupted weather	Flights interrupted mechanical	Flights completed uninterrupted	Percentage of flights cancelled	Percentage of flights interrupted	General patrol service, percentage of efficiency	General patrol operating, percentage of efficiency
Nov....	12	22	22	12	22	....	....	....	....	100.0	....	....	100.0	100.0
Dec....	13	30	30	13	28	....	....	....	2	93.5	....	6.5	100.0	93.5
Jan....	39	109	109	38	107	1	1	....	....	98.2	1.8	....	99.1	99.1
Feb....	41	99	99	42	93	6	....	....	....	94.0	6.0	....	94.0	100.0
Mar....	81	222	222	76	220	1	....	1	....	99.2	0.4	0.4	99.1	100.0
April...	30	79	79	30	75	1	2	1	....	94.7	3.8	1.3	97.5	97.5
May...	249	656	653	233	643	8	1	1	....	98.5	1.4	0.1	98.6	99.8
June...	479	1727	1725	437	1709	7	2	6	1	99.1	0.5	0.4	99.2	99.8
July....	623	3051	3045	532	3029	7	2	5	2	99.5	0.3	0.2	99.6	99.9
Aug....	589	2272	2268	497	2240	19	....	7	2	98.8	0.8	0.4	98.8	99.9
Sept....	418	1565	1563	371	1537	18	2	5	1	98.3	1.3	0.4	98.5	99.8
Oct....	96	207	207	93	201	6	....	....	....	97.1	2.9	....	97.1	100.0
Year...	2670	10039	10022	2374	9904	74	10	26	8	98.8	0.9	0.3	99.0	99.8

TABLE IX—TRANSPORT AIRCRAFT—LOADS CARRIED

OPERATING SEASON, 1933

Machine	Month	Operating Load	Effective Load	Total Load
D.H. 61.....	May.....	10,375 lbs.	6,854 lbs.	17,229 lbs.
G-CAPG.....	June.....	56,536 lbs.	34,331 lbs.	90,867 lbs.
Hours 328.30	July.....	299,297 lbs.	174,602 lbs.	473,899 lbs.
Flights 579	August.....	125,782 lbs.	65,385 lbs.	191,167 lbs.
	September...	57,630 lbs.	26,025 lbs.	83,655 lbs.
	October.....	14,503 lbs.	8,285 lbs.	22,788 lbs.
		564,123 lbs. (282 tons, 123 lbs.)	315,482 lbs. (157 tons, 1,482 lbs.)	879,605 lbs. (439 tons, 1,605 lbs.)
D.H. 61.....	April.....	2,020 lbs.		2,020 lbs.
CF-OAK.....	May.....	45,929 lbs.	26,328 lbs.	72,257 lbs.
Hours 482.40	June.....	144,030 lbs.	83,463 lbs.	227,493 lbs.
Flights 684	July.....	223,865 lbs.	112,296 lbs.	336,161 lbs.
	August.....	79,260 lbs.	47,370 lbs.	126,630 lbs.
	September...	96,080 lbs.	58,300 lbs.	154,380 lbs.
	October.....	30,485 lbs.	27,535 lbs.	58,020 lbs.
		621,669 lbs. (310 tons, 1,669 lbs.)	355,292 lbs. (177 tons, 1,292 lbs.)	976,961 lbs. (488 tons, 961 lbs.)
Fairchild 71-C....	November...	1,072 lbs.	180 lbs.	1,252 lbs.
CF-OAL.....	May.....	4,110 lbs.	2,520 lbs.	6,630 lbs.
Hours 116.40....	June.....	45,780 lbs.	17,911 lbs.	63,691 lbs.
Flights 158.....	July.....	96,833 lbs.	51,825 lbs.	148,658 lbs.
		147,795 lbs. (73 tons, 1,795 lbs.)	72,436 lbs. (36 tons, 436 lbs.)	220,231 lbs. (110 tons, 231 lbs.)
Fairchild 71-C....	November...	2,480 lbs.	550 lbs.	3,030 lbs.
CF-OAM.....	February....	7,347 lbs.	1,664 lbs.	9,011 lbs.
Hours 543.15....	May.....	51,080 lbs.	27,791 lbs.	78,871 lbs.
Flights 674.....	June.....	114,957 lbs.	66,600 lbs.	181,557 lbs.
	July.....	144,059 lbs.	100,806 lbs.	244,865 lbs.
	August.....	79,290 lbs.	57,380 lbs.	136,670 lbs.
	September...	69,890 lbs.	64,000 lbs.	133,890 lbs.
		469,103 lbs. (234 tons, 1,103 lbs.)	318,791 lbs. (159 tons, 791 lbs.)	787,894 lbs. (393 tons, 1,894 lbs.)
Hamilton.....	December...	14,768 lbs.	7,470 lbs.	22,238 lbs.
CF-OAH.....	January.....	33,447 lbs.	10,385 lbs.	43,832 lbs.
Hours 655.50....	February....	18,566 lbs.	10,905 lbs.	29,471 lbs.
Flights 708.....	March.....	75,565 lbs.	44,545 lbs.	120,110 lbs.
	April.....	39,669 lbs.	15,600 lbs.	55,269 lbs.
	May.....	56,835 lbs.	21,225 lbs.	78,060 lbs.
	June.....	97,893 lbs.	38,375 lbs.	136,268 lbs.
	July.....	107,711 lbs.	50,040 lbs.	157,751 lbs.
	August.....	157,536 lbs.	64,215 lbs.	221,751 lbs.
	September...	117,607 lbs.	70,870 lbs.	188,477 lbs.
	October.....	22,115 lbs.	6,585 lbs.	28,700 lbs.
		741,712 lbs. (370 tons, 1,712 lbs.)	340,215 lbs. (170 tons, 215 lbs.)	1,081,927 lbs. (540 tons, 1,927 lbs.)
Hamilton.....	January.....	7,684 lbs.	725 lbs.	8,409 lbs.
CF-OAJ.....	February....	18,953 lbs.	11,700 lbs.	30,653 lbs.
Hours 527.45	March.....	35,597 lbs.	23,010 lbs.	58,607 lbs.
Flights 793	May.....	55,886 lbs.	28,300 lbs.	84,186 lbs.
	June.....	89,653 lbs.	30,750 lbs.	120,403 lbs.
	July.....	204,218 lbs.	78,170 lbs.	282,388 lbs.
	August.....	201,417 lbs.	79,385 lbs.	280,802 lbs.
	September...	199,005 lbs.	95,005 lbs.	194,010 lbs.
	October.....	7,639 lbs.	3,065 lbs.	10,704 lbs.
		820,052 lbs. (410 tons, 52 lbs.)	350,110 lbs. (175 tons, 110 lbs.)	1,170,162 lbs. (585 tons, 162 lbs.)

Machine	Operating Load	Effective Load	Total Load
TOTAL TRANSPORT SECTION—			
Total Flying Time			
2,654.40 hours.			
Total Number of Flights, 3,596.			
Total loading in pounds.....	3,364,454 lbs.	1,752,326 lbs.	5,116,780 lbs.
Total loading in tons.....	1,682—454 lbs.	876 —326 lbs.	2,558—780 lbs.
Loading average per machine....	560,742 lbs.	292,054 lbs.	852,796 lbs.
Loading average per flying hour..	1,267 lbs.	660 lbs.	1,927 lbs.
Loading average per flight	936 lbs.	487 lbs.	1,423 lbs.

(e) *Loadings of Detection Section:*

The detection machines also showed an improvement in average performance for the season 1933 over that of 1932. On a basis of total loading per horse-power per hour, it is found that the load performance has been increased 11%.

(f) *Engine Performance:*

The experience with the engines of the Service for the past season has been characterized by the reliability shown and the comparatively few replacements of parts required. Only two engine failures are recorded for the whole season, and in both cases, the machines were safely landed by their pilots and thus sustained no damage.

10. CONCLUSION

1. (a) *Survey of the Year's Operations:*

On the whole the operations of the Air Service for the 1933 season may be regarded as having been carried out very successfully, although certain flying had to be purchased from outside firms, owing to the lack of Transport aircraft in the Air Service. Every effort was made to fulfil all the requisitions that the Forestry Department made, but, during the period of peak hazard, it was impossible to make five Transport aircraft serve seven widely separated areas of intensive suppression work.

(b) *Safety:*

It is gratifying to be able to report that no accidents or injury was sustained by any of the personnel or passengers carried during the season.

(c) *Increased Performance:*

Although both the total hours flown and the mileage for the past season is down in comparison to the season 1932, the total load carried is greater. This result is even more spectacular in view of the fact that the fleet has been reduced by four machines.

In looking over Table X, showing the record of work done in comparison to other years, it will be noticed that there were over 426 more passengers and personnel carried this year than last, while a further study reveals the fact that the increase was due to an increase of 766 passengers and a decrease of 340 personnel. This particular fact is an important criterion of the growing efficiency of the Air Service in its effort to measure up to the requirements of the Forestry Department.

A comparison of the Effective Load moved also shows an increase of 8% over the 1932 season, in spite of the fact that 10.5% less hours were performed.

TABLE X

	1933	1932	1931	1930	1929
<i>Flights.</i>					
Total number of flights.....	10,022	9,728	10,617	11,955	9,472
Average duration of flight.....	52.2 min.	1.00 hr.	1.03 hr.	1.19 hr.	1.22 hr.
Average miles per flight.....	64.3	69.3	67.6	73.2	70.6
Average altitude.....	1,843 ft.	1,987 ft.	2,112 ft.	1,892 ft.	1,720 ft.
Average number of flights per day per machine on days machines employed.....	4.31	3.81	3.78	4.13	3.9
Number of miles flown.....	643,602	674,198	717,731	875,043	669,423
<i>Loading.</i>					
Total load—weight carried.....	8,173,894	8,148,047	8,648,224	9,477,386	7,586,368
Total operating load.....	5,721,220	5,890,338	6,375,977	7,179,208	6,171,649
Effective (pay) load.....	2,452,674	2,257,709	2,272,347	2,298,176	1,414,719
<i>Passengers Carried.</i>					
Total number of passengers carried...	5,248	4,482	4,369	4,766	2,672
Average number of passengers per flight.....	1.91	.46	.41	.40	.27
Average number of passengers per machine.....	239	172	162	191	103
Total number of passengers and personnel carried.....	8,454	8,028	8,910	9,821	7,279
Machine days—one machine for one day employed.....	2,374	2,552	2,807	2,893	2,336
Fair weather machine days: machine available and idle.....	1,106	1,409	999	642	644
Machine days—machine available, but weather unfit for flying.....	503	737	876	633	456
Total machine days supplied by the Service.....	3,983	4,698	4,682	4,168	3,436
Number of times one machine unserviceable for one day.....	77	120	181	286	328
Total possible machine days in the season.....	4,060	4,818	4,863	4,454	3,764
Number of times machine unable to complete patrol account machine trouble.....	18	19	27	38	24
Service patrol efficiency.....	99.0%	98.8%	96.3%	93.8%	90.5%
Patrol operating efficiency.....	99.8%	99.8%	99.0%	98.7%	98.7%

2. (a) General Position Regarding Preparations for the 1934 Season:

The present strength of the fleet is 21 machines, consisting of five transport aircraft, one light transport aircraft, one photographic machine, and fourteen light patrol aircraft. The light transport machine is the machine allotted to the Park Superintendent for his use on the varied duties he is called upon to perform in the supervision of the Algonquin Park. The photographic machine has been stationed for similar dual purpose duty on the Nipigon Forest Reserve, when it is not required for special photographic work.

From the records for the past season it has been found that, owing to the lack of Transport aircraft, the light patrol aircraft have been pressed into duty on transport work. This was done to hold in check if possible, fires that urgently required the services of transport aircraft in order to make effective headway against their progress. In many cases, it can be said that the light aircraft was successfully employed as a stop gap until larger aircraft could be procured. It must be remembered, however, that since the Moth D.H. 60 is essentially a light aircraft, bought to perform patrol duty at low cost, the

machine cannot be expected to be an effective suppression unit. The result of frequent use of such aircraft on suppression duty tends to lower the efficiency of the Air Service, and of the Forestry District concerned. This is a result of the direct rise in maintenance cost on machines so used, and of an increase in the days such machines are rendered unserviceable through local failures in certain over-stressed parts.

(b) Obsolescence of Equipment:

The average age of the machines at the end of the 1933 season is nearly 2,100 hours. On a commercial basis this means that all machines have been fully depreciated on the hourly basis, and the fleet is on a sound and profitable footing. Due to reasonable care on the part of the pilotage staff and to excellent maintenance and overhaul practice, all machines of the fleet are in good condition. They therefore have a reasonable useful life of more than 2,000 hours, which fact contributes strongly to the conditions which make it possible for the Air Service to supply flying on a much more economical basis than can be had from private concerns.

The oldest machine in the fleet has done over 3,680 hours of flying. This machine is still as good as any machine of its kind in the fleet in the performance of work for which it was bought some six years ago. During the six seasons since it was purchased, however, additional experience has dictated certain alterations in policy. One very potent factor that influences a change in policy with regard to the replacement of these machines, now that many of them are well beyond what may be termed their commercial life, is the demonstrated tendency to use these light machines for transport duty. It is obvious that if the Air Service is to continue to render a highly efficient service to the Forestry Department, its light patrol machines must be replaced with light transport machines, as opportunity and economic considerations permit.

(c) Position of the Transport Section:

The future demand for additional Transport Aircraft may be judged from the fact that there appears to be very little reduction during the past three years in the amount of suppression flying that has had to be bought from commercial organizations. An additional criterion is found in the increasing amount of suppression flying that detection craft are called upon to do.

A conservative estimate indicates that two transport aircraft should be added to the transport division for the next season, in order to give at least partial suppression security to the whole area under patrol.

3. Features Supporting the Value of Specialized Equipment:

The policy followed in the past in the purchase of flying equipment for the Provincial Air Service was to procure machines best suited for the service they would be required to perform. Since two main types of flying have to be done for the Forestry Department, namely, Detection Patrols and Suppression Freighting, the machines purchased must be properly adapted to this work. This has necessitated, until recently at least, two distinct types of flying machines. On the one hand, the duty of the detection machine has been to supply swift and accurate detailed information as to the location and nature of forest fires, while on the other hand, the freighting machine must have sufficient carrying capacity to land an effective fire-fighting crew or unit near the site of the fire in the first trip.

With these features in view, light aircraft were purchased for patrol duty. These aircraft can be kept constantly in the air at a comparatively small cost. In this way information is procured for the officers of the Forestry Department with sufficient detail and promptitude for them to use it to the best advantage.

Purchase of transport equipment on the other hand is controlled by the necessity for landing what may be termed a suppression unit near the fire on the initial trip, so that such unit may be set to work immediately in getting the fire under control.

To a certain extent, the nature of the fires which commonly occur in any given district, and the intensity of the detection patrol maintained therein, governs the size of transport aircraft which can be used to the best advantage. For example, where a district maintains a fairly constant detection patrol, providing the local fire hazard is not abnormal, no incipient fire will grow to major proportions before it is discovered and action begun toward suppressing it. In the well settled districts, small fires are breaking out constantly and are detected quickly. Under such circumstances, a medium transport machine might well be the more efficient unit since it could be pressed into patrol duty whenever necessary at no great added cost.

From the foregoing, it may be argued that specialization and proper adaptation of the flying equipment to the work it has to do is a major step toward economical operation in terms of first cost, as well as being efficient in the final duty of aiding in the preservation of forest wealth.

4. *Personnel:*

It is a pleasure to be able to report the high degree of efficiency displayed by the personnel in every phase of the air Service Operations. The individual skill and devotion to duty on the part of every member of the Service plays a vastly important part in the degree of success that rewards our effort to be an indispensable aid to the Forestry Department in the safe-guarding of the forest.

In connection with the humanitarian phase of the Provincial Air Service operations, it is noted that several Mercy Flights were performed again last year as in previous years. Although it is not possible to recount the details of each flight, it must not be forgotten that the very circumstances that make such flights necessary also provide plenty of problems for the pilot concerned. All such flights invariably take place under conditions of high pressure, and often as not, at a time when flying conditions are particularly difficult. The table following shows the machines and pilots that were called upon to perform Mercy Flights during the past year.

MERCY FLIGHTS

Machine	Date	Area	Pilot
C.F.A.O.H.....	January 25th	Algonquin Park	F. A. MacDougall
	July 9th	Algonquin Park	F. A. MacDougall
	July 14th	Algonquin Park	F. A. MacDougall
	August 13th	Algonquin Park	F. A. MacDougall
	August 21st	Algonquin Park	F. A. MacDougall
	August 22nd	Algonquin Park	F. A. MacDougall
C.F.O.A.H.....	January 15th	Sioux Lookout	W. H. Lyons
	January 16th	Sioux Lookout	W. H. Lyons
	January 17th	Sioux Lookout	W. H. Lyons
	March 21st	Sioux Lookout	G. Swartman
	April 4th	Sioux Lookout	W. H. Lyons
G.C.A.P.C.....	August 30th	Sault Ste. Marie	T. Woodside
C.F.O.A.J.....	January 15th	Sioux Lookout	E. B. Waller
	January 16th	Sioux Lookout	E. B. Waller
C.F.O.A.A.....	October 24th	Sioux Lookout	G. Swartman
	October 25th	Sioux Lookout	G. Swartman
C.F.O.A.F.....	June 5th	Sault Ste. Marie	G. H. R. Phillips

5. *Usefulness of the Service to Various Government Departments:*

In view of the fact that the Provincial Air Service has now been in operation for ten years, and in that time has established a good record for safety, it does not hesitate to draw to the attention of other Departments in the Government the possibility that they would find in the Ontario Provincial Air Service a swift, safe and economical mode of travel. Through the enterprise and support of the Forestry Department, the Ontario Provincial Air Service has come into existence and has been maintained as an efficient fire fighting organization. Since the Forestry Department has found the Air Service worthy of support for the past ten years, it would not seem too early to recommend its travel facilities to other Departments in our Provincial Government.

A wider use of its own Air Service by the Department officials of our Government would be an economical measure for all concerned. The reason supporting this opinion arises from the fact that every additional hour flown above the requirement of the Forestry Department has a beneficial influence in reducing the hourly cost of operation for all Departments using the facilities of the Provincial Air Service.

In addition to this, it is considered that the Ontario Provincial Air Service is able to offer transportation to its Government at an out-of-pocket expense very considerably below any rate which a commercial operator can afford to quote.

III.—REFORESTATION

ST. WILLIAMS

During the fall of 1932 seed beds were put in, white and Norway spruce and all deciduous species were lifted and heeled in, and, following the zero weather of December 9th, operations were carried on in connection with fire line extension, improvement cuttings, and winter protection of seed-beds.

Winter work included seed extraction, shipping crate construction, painting and repairing all tools and machinery, the preparation and heeling in of Carolina poplar and willow cuttings, and woods operations.

The first work to be carried out in the spring consisted of lifting all species suitable for permanent distribution.

Trees lifted for distribution in spring 1933;

Total Conifers.....	3,439,000
Total Hardwoods.....	998,500
	<hr/>
	4,437,500

There were no transfers of permanent distribution stock to nor from other provincial forestry stations.

Lining out of transplants started on April 18th, and continued until the later part of May. On account of insufficient labour it was not possible to transplant all of the seedlings and a number of beds were ploughed down. However, the bulk of seedlings were saved by the adoption of a new method of procedure. One block of white pine beds was belted. That is, a strip of seedlings one third of the width of the beds was cut out. This innovation served to remove a large amount of root competition and render an increased source of nutrition for the two tree belts that were left. In order to assure sufficient growth, 400 pounds of dried blood were applied in early June.

The scheme has proved successful, and (the now three-year old trees), are quite sturdy and large enough for permanent distribution.

The same method of procedure was adopted in connection with part of the white and Norway spruce beds with equal success, and there is no reason why this system, the result of necessity, shall not be incorporated as regular nursery practice.

LINING OUT RECORD, 1933

White Pine	Red Pine	Scotch Pine	Jack Pine	Red Cedar	Hemlock	Poplar Cuttings
597,000	680,000	596,000	456,000	21,000	11,000	89,000

RELINING MATERIAL

Lot	White Spruce	Larch	Soft Maple	Hard Maple	Bass-wood	Elm	Alder	Black Locust	N. Maple	Butter-nut	Ash
U.F.....	177,000	33,000	50,000	52,000	7,000	57,000	3,000	3,000	3,000	500	500

Total Transplanted.....	2,450,000
Total Relined.....	386,000

Grand Total..... 2,836,000

The quantity of deciduous and coniferous seed sown was somewhat less than last year. There was no seed of American elm and soft maple sown in June and it was decided to forego seeding white ash and hard maple during the recent fall. On account of an excellent germination in our white spruce

beds yielding in excess of three million one year old seedlings it was not necessary to sow any seed of this species. In addition there exists a surplus of Norway spruce stock and accordingly the number of beds sown of this spruce was considerably curtailed.

CONIFEROUS SEED SOWN, FALL, 1933		DECIDUOUS SEED SOWN, FALL, 1933	
	No. of Beds		No. of Beds
White Pine.....	136	Black Locust.....	27
Red Pine.....	354	Chinese Chestnut.....	
Scotch Pine.....	105	Caragana Arb.....	
Jack Pine.....	40	Black Cherry.....	
Norway Spruce.....	50	Black Walnut.....	
White Cedar.....	150	S. B. Hickory.....	
Red Cedar.....	1	Catalpa.....	
Black Spruce.....	1		
Austrian Pine.....	1		
Total.....	838		

SUMMARY OF SEED SOWN, 1933

Total number of beds sown.....	865
Total amount of seed sown.....	1,150 $\frac{1}{4}$ lbs. 436 $\frac{3}{4}$ bus. 880 nuts.

FERTILIZERS

Fifty tons of manure were spread during the winter months around apple trees in the orchard. This orchard was established by the O.A.C. in 1912 and is now paying dividends. The recent year's crop should yield a net return approximating \$500.00.

Thirty-five acres of soy beans were turned under for purposes of soil maintenance, and two acres of alfalfa were ploughed under for the fertilizing value.

A considerable quantity of black muck was applied to several nursery compartments.

Twenty-eight tons of manure was spread on light soils at Station No. 2.

TREE SEED

With the exception of black walnut, which was purchased, very little tree seed was procured locally. Late spring frosts undoubtedly contributed to a failure of the seed crop of elm and soft maple, while the cone crop was anything but prolific. Generally speaking, 1933 was a fail seed year.

ADDITIONS TO PROPERTY

No new buildings were erected this year. Maintenance costs were rigorously curtailed,—even 32.7 per cent lower than those of 1932. No buildings were painted, but a number of defective chimneys were renovated.

PLANTATIONS

The growing season of 1933 was not favorable. Very little rain fell when it was most needed with the result that growth was retarded and quite severe losses of nursery stock was recorded on several sections where the soil was light. However, heavy fall rains have greatly rejuvenated all trees as evidenced in an improved color of foliage.

Only one plantation at Station No. 1 was added to, but over 50,000 trees were used in connection with extension of experimental plantations at Station No. 2, Turkey Point.

Although very few trees were set out permanently at Station No. 1 there was considerable work done of an improvement nature on several older plantations. Preparatory operations on new areas that will be designated as plantations Nos. 68 and No. 69, were carried out. These two plantations consecutively 40 and 50 acres in size, may if time permits, be planted out to Red Pine and White Spruce. This establishment will in all probability be effected in the spring 1934.

All Black Oak and other undesirable trees in the over head of plantations No. 44, 50, 51, 52, 53, 64, 65, 66, and 67 were removed in order that the coniferous under planting be given a chance to develop satisfactorily.

It was unnecessary to do much work in the older Forest Plantations and only a small amount of labour was expended in connection with liberation cuttings. Seven hundred and eight Scotch Pine trees were removed from plantation No. 18 to provide crown space for White Spruce and Larch.

EXPERIMENTAL PLANTATIONS

Experimental plantations in connection with the White Pine Group were extended at Station No. 2, and twenty-six two acre plots were established.

WOODLOT IMPROVEMENT

Extensive operations were carried on in connection with removal of too heavy an over-head stand on several plantations. In addition nearly 100 acres of second growth and scrub oak land was cleaned up and made available for the establishment of new plantings. In all, these operations yielded 921 cords of wood of various lengths.

PROTECTION

Work carried out in connection with insect pests and disease control was rather less than that of previous years, lack of help being the reason. Fortunately there was no evidence of disease and injury from insects did not assume major proportions.

Activities were divided into two sections:

1. Protection of Nursery.
2. Protection of Plantations and Woodlots.

PROTECTION OF NURSERY

Insects:

One spray of arsenate of lead was applied to the Carolina Poplar production compartment. This was sufficient to check a fairly heavy infestation of the Poplar Leaf Beetle, *Haltica bimarginate*.

Animals:

As in previous years, all hedges and windbreaks were raked clean. No damage from mice or rabbits was observed.

Birds:

Seed bed patrol during late fall and early spring was carried out to prevent birds from scratching up the beds in quest of tree seed.

Disease:

Due to the dry season, Damping Off and Root Rot was practically nil.

Frost:

One year old white and red pine seedlings suffered a 10 per cent loss from late spring frost.

Sun Scorch:

It was almost impossible to avoid loss from sun scorch. Continuous hot dry days made heavy irrigation imperative. It was moreover necessary to wait until after sunset to roll up the shades, and during the hottest period watering was not applied until early morning, commencing at five o'clock.

Hundreds of miniature whirl winds occurred during the summer. These were often strong enough to lift the shades from the beds, and patches of seedlings temporarily exposed to the mid-day sun were scorched in a few moments. It is estimated that twelve per cent. of all coniferous seedlings were lost on this account.

2. PROTECTION OF PLANTATIONS AND WOODLOTS

Fire:

The fire hazard during the summer of 1933 was very high.

Fortunately there was only one small fire started on Station No. 1. This fire was put out before it assumed any size, and the damage incurred was negligible.

Station No. 2 at Turkey Point was not so lucky. Two acres of oak land in the park section were burned over, but little or no damage was sustained.

A more serious fire occurred in Plantation No. K—a mixed planting of White, Red, Scotch and Jack Pine which had been set out by private interests in 1924. This fire starting from a carelessly thrown match along a main road, was finally brought under control with great difficulty, but not until five acres of trees had been burned. A high wind fanned the flames to the top of the thick growth and a crown fire was the result.

This is the first time in the history of this Provincial Forest Station that fire has notably damaged any plantation.

Another serious fire occurred at Turkey Point, on private land, and on part of that property owned by the Dominion Government. Forestry Station No. 1 fire pump was called into action on several occasions, and at one time had it not been for this pump and the Forestry Station staff, a number of cottages undoubtedly would have been destroyed.

In conjunction with the municipality the Turkey Point fire was eventually brought under control, and only a small acreage of cut over timber land damaged.

All fire lines at both Station No. 1 and Station No. 2, were well worked up and are in good shape. The golf course on top of Turkey Point hill was burned

over, under control, to safeguard bordering forest plantations. Control furrows were also plowed along all travelled roads, and the long grass back fired.

INSECTS

A minor attack of *Ips pini* occurred this year in plantation No. 37. Eighty-three Red Pine and twenty-one Jack Pine trees that were severely attacked were dug up and burned. All litter about the base of these trees was raked up and also burned. No additional outbreaks have been observed.

Six Red Pine and one Scotch Pine received the same treatment as above. These dead trees found in plantation No. 23 did not show evidence of insect action, but following the practice of previous years, all sickly and dead trees are eliminated regardless of the cause.

Two dead trees of Scotch Pine in plantation No. 36 were also removed and burned.

Damage from White Pine Weevil, *Pissodes strobi*, was fifty per cent less than that of 1932. Weevil injury has been consistently decreasing since 1930 proving that control is possible and practical.

COMPARATIVE RECORD OF WEEVIL CONTROL AT STATION No. 1

NUMBER OF LEADERS REMOVED

SPECIES	1927	1928	1929	1930	1931	1932	1933
White Pine.....	547	2,811	9,554	13,974	5,923	4,357	615
Red Pine.....	....	....	....	176	37	2	....
Scotch Pine.....	....	....	....	....	23	4	....
Jack Pine.....	....	....	....	....	59	205	....
Norway Spruce.....	36	21	....	93	16	26	....
Total.....	583	2,832	9,554	14,243	6,058	4,594	615
Acreage.....	46.84	165.46	371.60	295.45	332.83	380.78	112.60

DISEASE

Ribes eradication in connection with the control of White Pine Blister Rust was continued at Station No. 1.

Commencing this work on August 18th, three men inspected Ungers' woods, the MacLaren Woodlot, and the creek flats on the Forestry Station. With the available number of men it was not possible to make a complete survey of the usual areas where members of the family Ribes persist, but those sections nearest the nursery were given a pretty fair going over.

By August 29th, 215 wild currant and 187 gooseberry bushes were dug out at a labor expenditure of 176 hours.

No eradication was carried out at Station No. 2.

Chestnut blight continues. Private owners are utilizing diseased trees as rapidly as possible.

In this connection it may be of interest to note that 880 nuts of the Chinese Chestnut, *Castanea mollissima* were planted on Station No. 1, during the

recent fall. This chestnut is blight resisting, is hardy along the north shore of Lake Erie. The fruit is quite edible, comparing favorably with our native Sweet Chestnut. Moreover this species begins to fructify early, and abundantly. It is doubtful, however, if the tree will be of much value for lumber purposes, yet if the species takes the place of *Castanea dentata* as a nut producer, it is well worth propagating.

PUBLICITY

An exhibit was set up at the county fair at Simcoe. No other fairs were attended.

With the exception of providing guides for interested visitors, very little attention was given publicity. The main occupation throughout the nursery year consisted of keeping down weeds and irrigating in an effort to offset the devastations of a protracted drought.

ORONO

During the growing season of 1933 the severe drouth and extreme heat which have prevailed during the past three seasons were even more marked than formerly. The combination of these adverse factors resulted in very severe losses in seedlings and transplants. These losses were exceptionally severe in the newly germinated red pine seedlings, which were burned up in spite of the protection offered by lath screens and in the three year old white and Norway spruce transplants. These latter, which we were unable to handle during the preceding transplant season, were so tall and spindly owing to crowded seed bed conditions that they offered little resistance to the blazing heat.

(1) NURSERY OPERATIONS

(a) *Fertilizers.*

As in former years, green manure crops of sweet clover on the transplant areas and of field peas on the seed bed blocks were ploughed under. Such manure as we had on hand at the beginning of the year, was used as a top dressing. No manure was purchased after February. Commercial fertilizers were applied sparingly to the seed beds at the time of sowing.

Quantities of Fertilizers used were as follows:

ANIMAL		MINERAL			
Manure	Dried Blood	Acid Phosphate	Muriate of Potash	Sulphate of Ammonia	Nitrate of Soda
145 tons	130 lbs.	225 lbs.	115 lbs.	55 lbs.	100 lbs.

(b) *Seed:*

All seed used during the year was obtained from the seed extracting plant at Angus.

(c) *Seed Beds:*

Owing to the fact that we were able to transplant only a few of the 2-0 seedlings in the spring of this year, land which would otherwise have been available for fall seed beds was occupied by these. As a result a very great curtailment in the number of seed beds sown this fall was necessary. Practically all of the space available was sown to red pine, as this species is more susceptible to any deleterious effects due to late planting. As soon as space is cleared in the spring those other species which have been held over will be sown.

Hardwood Seed Sown was as follows:—

Species	Origin of Seed	Date of Sowing	Method of Sowing	Total Amount of Seed Sown Bus.
Cherry, black	Angus	May 8	Bands	2
Locust, black	Angus	May 8	Bands	2
Maple, hard	Angus	May 10	Bands	25
Walnut, black.....	Durham	May 11 to 13	Drills	475
			Total	504

(d) *Transplanting:*

Transplanting of nursery stock started on May 8th and continued to June 5th. Owing to the greatly depleted staff, we attempted to transplant only such seedlings as were in beds that would interfere with the working of the irrigation system or were so large that they would be ruined if left in the seed beds for another year.

Spring Transplanting of Deciduous Stock:—

Species	Number Translated
Ash, white.....	50,000
Butternut.....	10,000
Maple, hard	20,000
Maple, red	10,000
Maple, silver.....	10,000
Walnut, black	30,000
Total	130,000

(e) *Nursery Stock in other stages of development:*

Conifers.....	14,160,000
Deciduous.....	150,000
Grand Total.....	14,310,000

(2) IMPROVEMENTS

(a) *Buildings:*

No new buildings were constructed during the year. Work on all buildings was confined to an absolute minimum of repairs and maintenance.

(b) *Roads and Bridges:*

All nursery roads were kept well graded during the year and a small amount of gravel—81 yards—was applied to those sections which were wearing through.

A temporary cover of oak planks, which were on hand, was laid over the cedar bridge cover on the main road from the village. This cover should be

replaced by a reinforced cement top as soon as possible since the present cover is badly worn and is not in fit shape to permit the passage of heavy trucks or gasoline tank trucks.

(3) PERMANENT PLANTATIONS

All permanent plantations are progressing favourably. No new plantations were established.

(4) PROTECTION

(a) *Animal and Bird:*

Owing to the light snowfall, little damage has been occasioned, during the winter of 1932-33, by rabbits or mice. Squirrels continued their raids on the walnut seed lines but their numbers were considerably thinned out by shooting.

Crows were much less troublesome than usual, probably because no butternuts were planted this year.

(b) *Insects:*

White Pine Weevil.—Attacks of the White Pine Weevil on the 200-acre plot in Manvers continued, but, owing to the small staff, we were unable to follow up control measures.

(b) *Leconte's Sawfly:*

After the discovery last year of an infestation of Leconte's Sawfly on one of the Scotch pines in the nursery windbreak, a careful check-up was made of all nursery plantations and windbreaks. No further infestations were discovered.

Private plantations in the vicinity which have been severely attacked in previous years and on which control measures had been adopted, were still found to be suffering from attacks. We were unable to resume control measures this year.

(c) *Fungi:*

Damping-off.—A very severe attack of damping-off broke out in the red pine beds on June 3rd following a light rain with prevailing high temperatures. Very serious loss resulted in this one species, while other species in adjoining blocks escaped practically unscathed.

During the course of the fall sowing of red pine in 1932, two test beds were established in which control of damping-off by the use of powdered sulphur and of aluminum sulphate was tried out. Each bed was divided into six sections, differing quantities of powdered sulphur being applied in the seed bed cover in each of four sections of the one bed, while in the other bed, differing quantities of aluminum sulphate were applied. The remaining two sections were untreated for checking purposes. The amounts of chemical applied varied from $\frac{1}{4}$ oz. per sq. ft. in the lightest application to $\frac{1}{2}$ oz. per sq. ft. in the heaviest, being the same weight of chemical in corresponding sections of the beds.

Results observed during the outbreak were negative—if anything, the check plots and untreated beds adjoining showed less damage than the treated plots.

(c) *Fungi:*

White Pine Blister Rust.—No evidences of increasing blister rust infections were noted, although several infected trees were discovered in the older plantations which had been previously attacked. These were destroyed.

Other control measures were left in abeyance during the year.

(5) WOODLOT IMPROVEMENT

Owing to the depleted staff it was impossible to attempt anything in the way of woodlot improvement during the year.

(6) PUBLICITY

Since the restrictions on the number of trees available to the individual applicant have been lifted, there has been a marked increase in the number of persons who are establishing large plantations. In almost every instance, these large orders have been placed by those who have previously planted, thus ensuring the proper handling of the trees and, at the same time, giving evidence of encouraging results from previous planting.

The private planting of impoverished soils and of sand areas on the Pine Ridge, which extends on an angle through York, Ontario, Durham, Northumberland and Prince Edward counties, is becoming increasingly popular.

As we had no truck, no exhibits were sent to outside points this year. An exhibit was, however, placed at the fair of the Durham Central Agricultural Society at Orono. The exhibit, which included transparencies of Prof. C. B. Sisson's Scotch pine plantation in Clarke township and of Mr. Frank L. Squair's white pine plantation in Darlington township, together with articles made from wood obtained from thinnings from these plantations, attracted much favourable attention.

(7) PERSONNEL

The very drastic economies which were made necessary during the past year, both as regards general expenditures and staff, reflected seriously on the successful carrying-on of nursery operations. With regard to the staff, I cannot pass over this opportunity of bringing to your attention, the splendid loyalty shown under very trying conditions. Those who had been on the Civil Service continued, when working, to give their whole-hearted support and continued to exercise the same responsibilities as in former years, although suffering very drastic pay cuts. Those who had been classed as temporary laborers also responded splendidly to the additional demands under severe pay cuts. Owing to the reduction in staff, it was necessary to demand more concentrated effort from those who remained and the excellent response was noteworthy.

The local committee, consisting of Reeve F. Lovekin and Councillor T. A. Reid of Clarke township and Mr. W. E. Davey of Orono, worked splendidly with me in distributing the employment among those who needed it most. Their assistance is most gratefully acknowledged.

MIDHURST

The conditions for seed bed work and the lifting of hardwoods in the fall were very good, and the weather remained open until the new year. The winter was mild with little snow so sleighing was poor during the winter season.

Owing to the drastic cut in our appropriations, little transplanting, or other work, was undertaken in the spring, except the lifting and shipping of the trees. During the summer we had only sufficient men to keep the nursery moderately free from weeds. The season itself helped us as it was the driest since the nursery started in 1922 so the weeds did not make much of a showing. The few transplants that were planted suffered severely as well as some of the young seedlings.

Fortunately, we had sufficient transplant stock that we carried over from the previous year which will supply the demands for the 1934 shipping season.

No new work of any kind was undertaken owing to the lack of help.

(1) NURSERY OPERATIONS

(a) *Fertilizers:*

A small quantity of barnyard manure was purchased at the beginning of the season, but the amount purchased was small in comparison with other years.

The amount of black muck or vegetable humus taken from the swamp was limited owing to the lack of good sleighing. The total number of loads taken out amounted to 398.

Sweet clover is used exclusively now, as our green manure crop. This spring about twenty-eight acres were sown with this legume.

The following artificial fertilizers were used on the seed beds:

Acid phosphate.....	220 lbs.
Blood Tankage.....	1,084 lbs.
Bone meal.....	360 lbs.
Rock phosphate.....	84 lbs.
Total.....	1,748 lbs.

(b) *Seed:*

All seed, with the exception of some experimental seed, was received from the extraction plant at Angus. This year some Herbst Brothers special Scotch pine seed was used and the growth the first year was excellent.

(c) *Seed Beds:*

All coniferous seed, with the exception of ten experimental beds, was sown in the early part of November. Sowing finished on the tenth of November.

Germination was excellent in most of the beds. The white cedar and white pine were rather poor.

Damping-off was present to a very limited extent only, and losses from this fungus disease were small.

During the extremely hot dry weather in July, some of our young seedlings were scorched. The two year old spruce suffered the most. Our losses amounted to about fifteen per cent in this stock.

Large quantities of hardwoods were sown in the fall, as it was an excellent seed year for most species. The germination in most of the hardwood species was excellent.

The following charts will give the amount of coniferous and hardwood seed sown in the fall:

CONIFERS		HARDWOODS	
Species	Beds	Species	Bushels
Red Pine.....	487	Black Walnut.....	1,816
White Pine.....	168	Butternut.....	50
White Cedar.....	121	White Ash.....	34 $\frac{1}{4}$
White Spruce.....	68	Hard Maple.....	29 $\frac{3}{4}$
Norway Spruce.....	67	Red Ash.....	7 $\frac{1}{4}$
Jack Pine.....	57	Red Oak.....	4 $\frac{5}{8}$
Scotch Pine.....	51	Red Cedar.....	1
Other Species.....	13	Black Cherry.....	58 lbs.
		Black Locust.....	20 lbs.
		Cucumber.....	1 lb.

(d) *Transplanting:*

Very little transplanting was carried on this year. We did not start this work until after the fifteenth of May owing to the lack of help. The loss, due to the lateness in starting (growth was too far advanced) and the hot dry season, was great. Less than a million trees were transplanted. These consisted of white spruce, white pine, red pine and Scotch pine.

(e) *Nursery Stock in Other Stages of Development:*

CONIFERS		HARDWOODS	
2 year olds.....	8,495,000	Walnut.....	400,000
1 year olds.....	6,300,000	White Ash.....	100,000
		Hard Maple.....	60,000
Total.....	14,795,000	Red Oak.....	40,000
		American Elm.....	15,000
		Soft Maple.....	5,000
		Total.....	620,000
Grand Total.....	15,415,000		

(2) IMPROVEMENTS

No improvements of any kind were carried on, owing to the drastic cut in our appropriations.

(3) PERMANENT PLANTING

The planting programme for this year was cancelled.

(4) PROTECTION

(a) *Insects:*

The Leconte's pine needle sawfly was only noticed in three small patches this season.

The weevil is still quite serious in pure white pine plantations. No control work was possible this year however.

The Nantucket pine shoot moth is still on the increase in our pure white pine plantations. Control is impossible by destroying the affected shoots, as the insects have usually emerged by the time the damage is noticeable.

(b) *Fungus Diseases:*

The fungus which destroyed most of the walnuts, which were heeled in over winter, was controlled this year by the use of two fungicides on the soil. Sulphur was cultivated into the soil in the area to be used for the walnuts, and after heeling in the trees were sprayed with Bordeaux mixture.

Poplar canker is still quite common in our poplar. The trees are destroyed when noticed.

The ribes eradication programme, carried on intensively for the last two years in an effort to insure white pine shipping stock free of blister rust, was put off for the time being. This is a very necessary work if white pine is to be propagated.

(c) *Birds:*

The damage caused to our young germinating seedlings by sparrows was small.

(d) *Fire:*

Fortunately we did not have any fires this season. The fire hazard was great this year owing to the extreme dry, hot weather. All fire guards were kept in condition and some of our main roads closed to traffic during extremely dangerous periods.

(5) WOODLOT IMPROVEMENTS

During the early part of the winter of 1933 some of our hardwood bush was improved. This yielded considerable firewood.

Some poplar areas were thinned out in preparation for underplanting.

(6) PUBLICITY

The nursery and park were visited by considerable numbers and the interest shown by the people in reforestation work was apparent by the requests for literature on the subject.

An exhibit was shown at a few of the larger fall fairs in this district. A large number of application forms were distributed to the people requesting trees for reforestation and windbreak purposes.

RELIEF WORK

CAMP BORDEN

This year a programme of work was started at Camp Borden using men from one of the camps installed by the Department of Militia and Defence for the relief of unemployed single men.

The work consisted of planting, and thinning, and also clearing of fire guards. Also it was necessary to link up the two main planting areas, a road was constructed and a bridge built across the Mad River.

The planting was begun in April and continued until the first week in June, 298,000 trees being planted. The other work which was begun as soon as the planting was finished will probably go on all winter until the work is completed.

The number of men employed each day by the Ontario Forestry Branch varied from 18 to 30.

PETAWAWA

This project was carried on under the relief scheme of the Department of Militia and Defense on the Petawawa Military Reserve.

The Ontario Forestry Branch gave some technical assistance and supplied the trees for planting, while the Department of Militia and Defense supplied the labour, board, freight and other expenses.

647,500 trees were planted in all, half of the number in the High View area and the other half at the Chalk River Bridge.

Planting commenced on May 10th and was completed by June 2nd. The average number of men employed per day was 130.

RANGER PLANTATIONS

Scotch Pine.....	3,750
Red Pine.....	3,250
Cedar.....	3,100
Soft Maple.....	1,000
Larch.....	750
White Spruce.....	500
Norway Spruce.....	500
Red Oak.....	500
Basswood.....	500
Poplar.....	500
White Pine.....	450
	<hr/>
	14,800

DEMONSTRATION PLOTS

Additions to plots previously established.

Boy Scout Forest.....	63,525
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PRIVATE PLANTING

In the spring of 1933, 5478 people secured trees from the Ontario Forestry Branch, totalling in all 7,817,312.

SCHOOL PLANTING

In the spring of 1933, 70 schools secured trees from the Ontario Forestry Branch, totalling in all 25,490.

SEED COLLECTING

CONIFERS		DECIDUOUS	
Red Pine.....	28 7/8	Red Oak.....	8 6/8
White Cedar.....	21	Black Locust.....	4 4/8
	<hr/>	White Ash.....	3 3/8
	49 7/8	Yellow Birch.....	1 2/8
		White Birch.....	6/8
		Basswood.....	2/8
			<hr/>
			18 7/8
Grand Total.....			68 6/8

SUMMARY OF TREES PLANTED PERMANENTLY, 1933

Place	Conifers	Hardwoods	Cuttings	Totals
Private Planting:				
Reforestation.....	4,954,702	1,167,360	169,663	6,291,725
Windbreaks.....	1,525,587			1,525,587
School Planting.....	20,381	2,850	2,259	25,490
Demonstration Plots:.....	62,925	600		63,525
Relief Planting:				
Camp Borden.....	298,000			298,000
Petawawa.....	647,500			647,500
Ranger's Plantations:.....	12,300	2,000	500	14,800
Nurseries:				
St. Williams.....	43,474	8,241		51,715
Midhurst.....				
Orono.....				
Totals.....	7,564,869	1,181,051	172,422	8,918,342

SUMMARY OF NURSERY STOCK FOR PLANTING, 1934

Place	Conifers	Hardwoods	Cuttings	Totals
St. Williams.....	3,477,000	261,000	220,000	3,958,000
Midhurst.....	5,290,100	189,675	55,000	5,534,775
Orono.....	4,970,000	123,500	150,000	5,243,500
Totals.....	13,737,100	574,175	425,000	14,736,275

FARMERS' WOODLOTS

There is a large acreage of woodland held under private ownership in the agricultural sections of southern Ontario. The percentage varies considerably as districts with large tracts of inferior soils have larger areas in woodland. Many townships have over thirty per cent assessed as woodland and even the best agricultural townships usually have ten per cent or more.

Many owners are only receiving a small financial return from their woodland. The woodlot would produce much larger returns if forestry principles were applied to its management. Intensive forestry is economically possible in the farmer's woodlot as all the material that is removed in improvement cuttings and thinnings may be utilized for fuelwood, and the farmer has the spare time in the winter to do the work.

A combination of reasons are responsible for the mismanagement of farmer's woodlots but the principal reason is that many are ignorant of forestry principles. Trees are the only profitable crop on a large acreage of inferior soils and most farmers agree that a woodlot is an asset to a farm, as it supplies the owner with a convenient supply of fuelwood and timber for lumber, that may be obtained without making a cash outlay. Scattered woodland also improves living conditions and has a beneficial effect on adjacent agricultural crops.

Educational work on the better management of the farmer's woodlot has been done by establishing demonstration woodlots, articles in local papers and lectures to agricultural courses.

DEMONSTRATION WOODLOTS

There are a large number of farmers who have made their woodlot a real asset by cutting wisely and protecting it by fencing out the stock. Some of these fine woodlots are adjacent to a road, and are designated demonstration areas. The owner agrees to co-operate with the Forestry Branch in the management and a forester goes over the woodlot with the owner and marks trees that should be taken out to improve growing conditions. The cutting is done at the owner's convenience. It usually takes a number of years to bring the woodlot to the desired condition as the farmer usually only cuts a year's supply of fuelwood each year. A sign that may be seen from the road is placed on the property. It states that it is a demonstration woodlot and is supervised by the Forestry Branch.

Fifty-six woodlots have been chosen as demonstrations. There are fifteen in York county with one at least in each township. There are four in each of the counties of Oxford, Middlesex and Wentworth, twelve are adjacent to provincial highways, eleven on county roads and the remainder on township roads or a wooded park. The following municipalities or communities have agreed to have woodland designated a demonstration area: Alliston Agricultural Park, 5 acres; Victoria Park, Galt, 5 acres; Hanover, 20 acres; Mountain Community Park, 7 acres; Presqu'ille Point, 100 acres; Grand River Park (Cressman's Woods) 75 acres; Toronto Prison Farm, Langstaff, 45 acres; Orillia Provincial Hospital, 20 acres.

Articles:

An article which describes the type of woodlot and the work that is being carried on in a certain demonstration woodlot was written and given to the local papers of the district for publication.

Lectures:

Lectures were given at thirty-two of the agricultural short courses, that are conducted in the winter by the county agricultural representatives. A day was spent at each course and lectures that were illustrated by lantern slides were given on the value and the management of the farmer's woodlot, reforestation and the improvement of the home grounds by planting wind-breaks and shade trees.

LETTER OF TRANSMISSION

TO THE HONOURABLE HERBERT ALEXANDER BRUCE,
Lieutenant-Governor of the Province of Ontario.

SIR,—I have the honour to transmit to you herewith, for presentation to the Legislative Assembly of the Province of Ontario, the Forty-third Annual Report of the Department over which I have the honour to preside.

I have the honour to be, Sir,

Your obedient servant,

PAUL LEDUC,
Minister of Mines.

DEPARTMENT OF MINES,
Toronto, 1934.

INTRODUCTORY LETTER

TO THE HONOURABLE PAUL LEDUC,
Minister of Mines.

SIR,—The undersigned has the honour to submit the Forty-third Annual Report of the Department of Mines, issued in five parts, as follows:—

PART I

Statistical Review of Ontario's Mineral Industry in 1933, by W. R. Rogers and A. C. Young.
Mines of Ontario in 1933, by D. G. Sinclair, R. H. Cleland, D. F. Cooper, E. C. Keeley, and
A. R. Webster.
Mining Accidents in 1933, by D. G. Sinclair, R. H. Cleland, D. F. Cooper, E. C. Keeley, and
A. R. Webster.
Classes for Prospectors, 1933-34, by E. M. Burwash,

PART II

The Sudbury Nickel Field Restudied, with maps 43*d* and 43*e*, by A. G. Burrows and H. C. Rickaby.

PART III

Geology of the Swayze Gold Area, with map No. 43*b*, by H. C. Rickaby.
Geology of the Makwa-Churchill Area, with map No. 43*c*, by H. C. Laird.

PART IV

Geology of the Straw-Manitou Lakes Area, with map No. 43*a*, by Jas. E. Thomson.

PART V

Natural Gas in 1933, by R. B. Harkness.
Petroleum in 1933, by R. B. Harkness.

Only Part I is bound with the Sessional Papers of the Legislature. All parts, together with accompanying geological maps as indicated above by number and letter, are available on application to the Department.

Respectfully submitted,

THOS. W. GIBSON,
Deputy Minister of Mines.

DEPARTMENT OF MINES,
Toronto, 1934.



PROVINCE OF ONTARIO
DEPARTMENT OF MINES

HON. PAUL LEDUC, *Minister of Mines*

THOS. W. GIBSON, *Deputy Minister*

FORTY-THIRD ANNUAL REPORT
OF THE
ONTARIO DEPARTMENT OF MINES
BEING
VOL. XLIII, PART I, 1934

Statistical Review of Ontario's Mineral Industry in 1933	- -	1-46
List of Mines, Metallurgical Works, and Quarries	- - -	47-58
Mines of Ontario in 1933	- - - - -	59-120
Mining Accidents in 1933	- - - - -	121-128
Classes for Prospectors, 1933-34	- - - - -	129

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CONTENTS

Vol. XLIII, Part I

	PAGE
Letter of Transmission.....	i
Introductory Letter.....	ii
STATISTICAL REVIEW OF ONTARIO'S MINERAL INDUSTRY IN 1933	
General Review.....	1
Table I—Summary of Mineral Statistics of Ontario for 1933.....	2
Table II—Comparative Value of Mineral Production, 1929–1933.....	3
Table III—Total Mineral Production of Ontario.....	4
Gold.....	6
Table IV—Total Gold Production in Ontario.....	6
Table V—Ontario's Gold Production, 1933.....	7
Table VI—Value of Total Production by Mines of the Porcupine Belt....	8
Table VII—Value of Total Production by Mines of the Kirkland Lake Area	10
Table VIII—Dividends and Bonuses Paid by Gold Mining Companies to December 31, 1933.....	11
Table IX—Yearly Dividends and Bonuses Paid by Ontario Gold Mining Companies, 1912–1933.....	12
Exchange Equalization.....	14
World Output.....	14
Receipts of Crude Gold Bullion at the Royal Mint, Ottawa, 1929–1933....	15
Silver-Cobalt.....	15
Table X—Silver Shipments by Camps, 1904–1933.....	16
Table XI—Total Shipments from Silver Mines, Smelters and Refineries, 1904–1933.....	17
Table XII—Dividends and Bonuses Paid to December 31, 1933.....	18
Silver Production, 1932 and 1933.....	20
Nickel-Copper and Platinum Metals....	20
Table XIII—Nickel-Copper Mining and Smelting, 1929–1933.....	21
Table XIV—Statistical Synopsis, 1931, 1932, and 1933.....	22
Precious Metals Recovered, 1929–1933	23
Table XV—Total Dividends Paid by Nickel Companies.....	24
Iron Ore, Pig Iron, Steel, and Coke....	24
Table XVI—Iron and Steel Statistics, 1929–1933.....	24
Table XVII—The Coking Industry in Ontario, 1933.....	25
Coke Statistics, 1929–1933.....	26
Non-Metallic Minerals.....	26
Arsenic.....	26
Barite.....	26

	PAGE
Non-Metallic Minerals—Continued	
Diatomite.....	27
Feldspar.....	27
Fluorspar.....	27
Graphite.....	27
Gypsum.....	27
Iron Pyrites and Sulphuric Acid.....	28
Mica.....	28
Mineral Waters.....	28
Natural Gas and Petroleum.....	29
Quartz, Quartzite, and Silica Brick...	30
Salt.....	30
Talc.....	30
Structural Materials.....	31
Building Permits.....	31
Construction Contracts.....	31
Cement.....	32
Lime.....	34
Sand-Lime Brick.....	34
Sand and Gravel.....	35
Stone.....	35
Clay Products.....	37
Mining Company Incorporations.....	38
Mining Revenue and Expenditures.....	40
Mining Lands Sold and Leased, 1933.	41
Summary of Business Transacted in Mining Divisions in 1933.....	42
Statement of Monies Remitted by Mining Recorders, 1933.....	43
Mining Claims Recorded, 1907 and 1914–1933.....	43
Details of Profit Tax.....	44
Temiskaming Testing Laboratories.....	45
Provincial Assay Office.....	45
Draughting Office, North Bay.....	46

LIST OF MINES, METALLURGICAL WORKS, AND QUARRIES

Metallics.....	47
Metallurgical Works.....	50
Non-Metallics.....	50
Structural Materials.....	53
MINES OF ONTARIO IN 1933	
Copper.....	59
Amity Copper and Gold Mines, Ltd..	59
Gold.....	59
Alschbach Gold Mines, Ltd.....	59
Amalgamated Gold Fields Corporation, Ltd.....	59
Anglo-Huronian, Ltd.....	60
Ashley Gold Mining Corporation, Ltd.	61
Barry-Hollinger Mines, Ltd.....	62
Bidgood Kirkland Gold Mines, Ltd...	63
Black Gold Mines, Ltd.....	63
Bourkes Mines.....	63

	PAGE
Gold— <i>Continued</i>	
Bousquet Gold Mines, Ltd.	63
Buffalo Ankerite Gold Mines, Ltd.	64
Canadian Kirkland Mines, Ltd.	64
Casey Summit Gold Mines, Ltd.	64
Central Patricia Gold Mines, Ltd.	65
J. Y. Cole, Jr.	65
Coniaurum Mines, Ltd.	65
Consolidated Mining and Smelting Co. of Canada, Ltd.	67
Cordova Mine.	67
Three Nations Mine.	67
De Santis Gold Mining Co., Ltd.	67
Dikdik Exploration Co., Ltd.	67
Dome Mines, Ltd.	67
Foley Syndicate.	70
Four Nations Consolidated Gold Mines, Ltd.	71
Gold Lands Syndicate of Algoma.	71
Golden Summit Mines, Ltd.	71
Halcrow-Swayze Mines, Ltd.	71
Hayden Gold Mines, Ltd.	72
Hollinger Consolidated Gold Mines, Ltd.	72
Young-Davidson property.	75
Brennan property.	75
Horseshoe Mines, Ltd.	75
Howey Gold Mines, Ltd.	76
J-M Consolidated Mines, Ltd.	78
Kenora Prospectors and Miners, Ltd.	79
Kenty Gold Mines, Ltd.	79
Kirkland Consolidated Gold Mines, Ltd.	80
Kirkland Gold Belt Mines, Ltd.	80
Kirkland Lake Gold Mining Co., Ltd.	80
La Roche Mines, Ltd.	82
Lake Shore Mines, Ltd.	82
Lakeland Gold Mines, Ltd.	85
Lebel Oro Mines, Ltd.	86
Little Long Lac Gold Mines, Ltd.	86
Macassa Mines, Ltd.	86
McIntyre-Porcupine Mines, Ltd.	88
McKenzie Red Lake Gold Mines, Ltd.	91
McMillan Gold Mines, Ltd.	92
Marbuan Gold Mines, Ltd.	92
Margaret Mines, Ltd.	92
Matachewan Consolidated Mines, Ltd.	93
Metals Development Co., Ltd.	93
Minto Gold Mines, Ltd.	93
Moss Gold Mines, Ltd.	94
New York Porcupine Gold Mines, Ltd.	94
North Shore Gold Mines, Ltd.	95
Northern Aerial Canada Golds, Ltd.	95
Northern Empire Mines, Ltd.	95
Parkhill Gold Mines, Ltd.	96
Paymaster Consolidated Mines, Ltd.	97
St. Anthony Gold Mines, Ltd.	97
Saundary Syndicate.	98
Stanley Gold Mines, Ltd.	98
Sylvanite Gold Mines, Ltd.	99
Erie Canadian Mines, Ltd.	101
Talisman Gold Mines, Ltd.	101
Teck-Hughes Gold Mines, Ltd.	102
Toburn Gold Mines, Ltd.	104
Wa Wa Goldfields, Ltd.	104
Wendigo Gold Mines, Ltd.	105

	PAGE
Gold— <i>Continued</i>	
White Rock Mining Co., Ltd.	105
Wright-Hargreaves Mines, Ltd.	105
Young-Davidson Mines, Ltd.	108
Graphite.	109
Black Donald Graphite Co., Ltd.	109
Gypsum.	109
Canadian Gypsum Co., Ltd.	109
Gypsum, Lime and Alabastine, Canada, Ltd.	109
Nickel and Copper.	110
Cuniptau Mines, Ltd.	110
Falconbridge Nickel Mines, Ltd.	110
International Nickel Co. of Canada, Ltd.	112
Radium.	115
Canadian Radium Mines, Ltd.	115
Silver and Cobalt.	115
Alert Cobalt Mines, Ltd.	115
Cain and Taylor.	116
Cobalt Properties, Ltd.	116
D. L. Jemmett, Ltd.	116
McKinley Mines Securities Co., Ltd.	116
Nipissing Mining Co., Ltd.	116
M. J. O'Brien, Ltd.	117
Miller Lake O'Brien Mine.	117
Cross Lake Mine.	117
Peterson Cobalt Mines, Ltd.	117
C. W. Price.	117
Sandoe and Moyle.	117
Stuckey and Rowe.	118
Windsor Cobalt Mines, Ltd.	118
Yorkshire Cobalt Mining Co.	118
Talc.	118
Canada Talc Co., Ltd.	118
Geo. H. Gillespie Co., Ltd.	118
Metallurgical Works.	119
Algoma Steel Corporation, Ltd.	119
Canadian Furnace Co., Ltd.	119
Canadian Industries, Ltd.	119
Deloro Smelting and Refining Co., Ltd.	119
International Nickel Co. of Canada, Ltd.	119
Ontario Refining Co., Ltd.	119
Steel Company of Canada, Ltd.	120

Mining Accidents in 1933

Accidents during 1933.	121
Fatal Accidents.	121
Non-Fatal Accidents.	124
Infection.	125
Accidents from Explosives.	125
Electric Accidents.	125
Mine Fires.	126
Hollinger Consolidated Gold Mines, Ltd.	126
Vipond Consolidated Gold Mines, Ltd.	126
Yorkshire Cobalt Mining Co.	127
Summary of Rope Tests, 1933.	128

Classes for Prospectors, 1933-1934

Introduction.	129
Analysis of Class Attendance.	129

ILLUSTRATIONS

	PAGE
Graph showing fluctuations of the buying rate in Canada for New York funds from 1918 to 1932, inclusive.	13
Chart of average monthly and yearly prices of gold in Canadian funds covering the past three years.	14

STATISTICAL REVIEW OF ONTARIO'S MINERAL INDUSTRY IN 1933

By W. R. Rogers and A. C. Young

General Review

The mining industry of Ontario, more particularly the metal group, is to-day probably the most prosperous section of industry in the Province. At the turn of the year a moderate increase in industrial activity was reported in all business summaries by the leading Canadian banks. Early in 1934 the conditions were as follows: Steel plants were more active and mining machinery supply houses busier. The output of motor cars and orders for new models were substantially in excess of the same period a year ago. Tire manufacturing and woollen and textile plants were generally operating at capacity. The production of flour had improved, but export was slack. On the other hand, the production of meats and their exports were brisk. Tanners were busier, and the demand for boots and shoes was coming freely. In the lumber industry there was improved demand with slightly better prices.

While in general the economic condition of the Province has greatly improved and advancements made in gold mining have been outstanding, the recovery in the nickel-copper group was much in excess of that in any other industry.

The total value of production, exclusive of exchange equalization, was \$93,333,120, as against \$80,345,336 in 1932, an increase of 16.1 per cent. Exchange equalization, which in 1932 amounted to \$6,132,911, rose to \$16,486,437 in the following year, and taking these amounts into consideration the gain amounted to 26.9 per cent. in Canadian funds.

Metals, as may be observed in Table II, increased from \$63,997,017 to \$78,877,928 in value. Non-metallics suffered a slight decline, falling from \$7,361,897 to \$7,094,636, gypsum, natural gas, and salt among others showing decreases which offset the slight gains in feldspar, fluorspar, petroleum, and talc. Structural materials, owing to the severe decline in the building industry, were reduced to \$6,335,977 in value, or 13.2 per cent. below the total of \$7,295,917 in 1932. Clay products for similar reasons lost 39 per cent. in value, or fell from \$1,690,505 to \$1,024,579.

Apart from the materials dependent for a market on the building trades, the mineral output during the year greatly improved; and despite the slackness in some lines the number of wage-earners employed rose in number from 15,542, receiving \$20,979,648 in wages in 1932, to 16,103 workers, drawing \$21,885,169 in 1933. These figures take no account of the large numbers employed in prospecting and development as well as in operating but non-producing mines.

The total value of the mineral output of the Province to the end of 1933 (Table III) is in excess of two billion dollars, and half of this grand total is credited to the past 11 years, 1923 to 1933, inclusive. Metals alone account for 1,399 million dollars, and nearly half of this total has been produced during the past decade. Thus it will be seen that Ontario's mineral industry has made great strides in recent years.

Table I which follows itemizes mineral statistics for 1933, and Table II gives comparative values of production during the past five years:—

TABLE I.—SUMMARY OF MINERAL STATISTICS OF ONTARIO FOR 1933

Product (tons of 2,000 lb.)	Quantity	Value	Employees	Wages
METALLIC:				
Gold (standard basis).....oz.	2,155,518	\$ 44,558,514	8,706	\$ 13,948,104
Silver.....oz.	5,375,030	1,912,934	243	259,357
Copper in matte exported (a).....lb.	20,398,169	917,918	(b) 3,623	5,250,433
Copper metallic and in concentrates, exported....." 125,106,551		9,200,929		
Nickel in matte, in speiss, and in ore exported; metallic nickel, also nickel content of oxides and salts....." 83,264,658		20,130,480		
Platinum metals.....oz.	55,755	1,501,233	(c) 154	151,521
Selenium.....lb.	26,090	53,745		
Bismuth.....oz.	7,580	3,731		
Cobalt in metal, oxides, salts, residues, and ores....." 466,702		597,752		
Lead in concentrates exported....." 29,910		692		
Total.....		78,877,928	12,726	19,609,415
NON-METALLIC:				
Arsenic, white.....lb.	1,468,022	56,534	(c)	(c)
Barite.....tons	20	60	3	4,522
Diatomite....." 28		1,298	2	705
Feldspar, crude and ground....." 4,387		45,350	12	6,409
Fluorspar....." 73		1,064	5	420
Graphite, crude and refined....." 362		16,145	16	8,845
Gypsum....." 24,460		112,319	79	46,782
Iron pyrites and sulphur (d)....." 8,196		81,960		
Mica....." 666		9,371	25	3,923
Mineral water.....Imp. gals.	29,794	2,347		
Natural gas.....M. cu. ft.	7,166,659	4,523,084	958	958,336
Peat.....tons	450	900		
Petroleum, crude.....bbls.	136,058	253,486		
Quartzite and quartz.....tons	66,562	86,146	49	20,477
Silica brick.....M.	183	7,351		
Salt.....tons	244,107	1,755,087	242	261,214
Talc and soapstone....." 15,114		142,134	43	31,813
Total.....		7,094,636	1,434	1,343,446
STRUCTURAL MATERIALS:				
Cement, Portland.....bbls.	1,095,845	1,587,812	268	182,250
Hydrated lime.....tons	19,733	220,291	210	111,637
Quicklime....." 126,460		1,006,905		
Sand and gravel....." 5,670,030		2,467,916	340	168,153
Sand-lime brick (e).....M.	6,922	69,785	58	32,889
Stone: limestone, trap, granite, etc.....tons	1,253,907	983,268	486	205,735
Total.....		6,335,977	1,362	700,664
CLAY PRODUCTS:				
Brick, face.....no.	17,254,578	351,292	581	231,644
" common....." 11,822,004		163,338		
" fancy and ornamental....." 6,309		387		
" sewer....." 242,289		3,683		
Tile, drain....." 8,745,559		179,015		
" structural, roofing and floor....." 74,064		74,064		
Sewer pipe, copings, flue-linings, etc.....		185,138		
Pottery.....		52,650		
Haydite.....		15,012		
Total.....		1,024,579	16,103	21,885,169
GRAND TOTAL.....				
Exchange equalization on gold marketed.....		93,333,120		
		16,486,437		
Total value in Canadian funds.....		109,819,557		

(a) Copper in matte valued at 4½ cents per pound, and nickel at 18 cents.

(b) Employees and wages for nickel-copper mines, smelters, and refineries include statistics of the Ontario Refining Company.

(c) Employees and wages for silver-cobalt smelters and refineries.

(d) Tonnage given is sulphur content of sulphuric acid; no iron pyrites was sold in 1933.

(e) No deduction made for lime used in manufacturing.

TABLE II.—COMPARATIVE VALUE OF MINERAL PRODUCTION, 1929–1933

Product	1929	1930	1931	1932	1933
METALLIC:	\$	\$	\$	\$	\$
Gold (standard value).....	33,535,226	35,886,558	43,117,615	47,284,621	44,558,514
Silver.....	4,630,820	3,998,112	1,880,860	1,910,937	1,912,934
Platinum metals.....	1,646,381	2,436,683	2,812,834	1,998,911	1,501,233
Cobalt (a).....	1,801,915	1,144,007	651,179	587,957	597,752
Nickel (b).....	27,115,461	24,455,134	15,005,080	7,179,862	20,130,480
Copper, metallic and in matte....	14,622,609	15,186,467	8,907,069	5,025,684	10,118,847
Selenium.....			32,108		53,745
Iron ore (c) and pig iron (d).....					
Lead, pig, and in ore.....	294,431	116,034	41,987	1,756	692
Zinc in ore and concentrates....	297,190	127,004			
Bismuth.....	23,413	6,366	3,532	7,289	3,731
Molybdenite.....			280		
Total.....	83,967,446	83,356,365	72,452,544	63,997,017	78,877,928
NON-METALLIC:					
Actinolite.....	375	437	456		
Arsenic, white.....	154,887	109,932	135,170	98,914	56,534
Barite.....					60
Beryl.....	114				
Diatomite.....		140	840	309	1,298
Feldspar, crude and ground.....	206,979	104,670	103,008	42,920	45,350
Fluorspar.....	1,120	1,240	620	464	1,064
Graphite, crude and refined.....	90,522	86,543	32,149	18,483	16,145
Gypsum.....	832,689	776,069	374,469	186,176	112,319
Iron pyrites and sulphur (e).....	54,056	73,855	65,080	33,320	81,960
Mica.....	45,919	34,275	23,465	2,752	9,371
Mineral waters.....	13,651	20,754	8,578	2,473	2,347
Natural gas.....	4,968,137	5,061,588	4,635,497	4,719,297	4,523,084
Peat fuel.....	4,500	1,602	1,096	10,107	900
Petroleum, crude.....	253,678	235,746	219,993	247,468	253,486
Quartzite and quartz.....	316,050	274,674	148,642	93,574	86,146
Silica brick.....	80,374	19,120	13,702	4,303	7,351
Salt.....	1,420,424	1,558,405	1,760,388	1,789,752	1,755,087
Talc and soapstone.....	180,492	133,213	122,044	111,585	142,134
Total.....	8,621,427	8,492,263	7,642,308	7,361,897	7,094,636
STRUCTURAL MATERIALS:					
Cement, Portland.....	6,608,246	5,779,404	5,006,826	2,288,975	1,587,812
Lime, hydrated and quicklime....	3,364,412	2,177,587	1,221,190	1,273,230	1,227,196
Sand and gravel.....	3,156,254	3,559,487	2,317,015	2,000,298	2,467,916
Sand-lime brick (f).....	641,159	424,178	253,228	78,398	69,785
Stone: limestone, trap, granite, etc.	4,771,616	4,630,970	3,197,297	1,655,016	933,268
Total.....	18,541,687	16,571,626	11,995,556	7,295,917	6,335,977
CLAY PRODUCTS:					
Brick, face.....	2,467,539	1,811,569	1,278,954	532,728	351,292
“ common.....	1,188,688	779,744	622,777	286,928	163,338
“ fancy and ornamental....	9,012	23,858	16,829	1,790	387
“ sewer.....	92,316	12,490	33,321	18,638	3,683
Tile, drain.....	629,322	593,980	244,368	144,579	179,015
“ structural, roofing, and floor.	1,047,807	848,556	378,193	169,824	74,064
Sewer pipe, copings, flue-linings, etc.....	1,167,463	834,361	696,964	451,786	185,138
Pottery.....	96,394	89,384	73,860	67,866	52,650
Haydite.....	131,621	227,275	167,533	16,366	15,012
Total.....	6,830,162	5,221,214	3,552,799	1,690,505	1,024,579
GRAND TOTAL.....	117,960,722	113,641,468	95,643,207	80,345,336	93,333,120

(a) Cobalt in oxide, metallic cobalt, and cobalt content of residues marketed.

(b) Nickel in matte, oxide, and metallic nickel.

(c) Exports and shipments to points other than Ontario blast furnaces.

(d) Product from Ontario ore only.

(e) Includes value of sulphuric acid produced.

(f) No deduction made for lime consumed in manufacturing.

Table III shows the aggregate value of metals from the time production began in Ontario and of other minerals beginning with 1891. Since 1914 the statistics of annual production credit the Province only with the value of the pig iron made from Ontario ore. This is but a small part of the total output, since the great bulk of the iron ore charged to the blast furnaces of the Province is "lake" ore from the mines of Minnesota and Wisconsin. In the production tables credit is taken only for the ore exported or shipped to points other than Ontario blast furnaces, since to include the value of the domestic ore converted into pig iron in Ontario would involve a duplication of this item.

TABLE III.—TOTAL MINERAL PRODUCTION OF ONTARIO

Year	Value of mineral production				
	Metallic	Non-metallic	Structural materials	Clay products	Total
	\$	\$	\$	\$	\$
Before 1891....	(a) 9,520,269		(a)		9,520,269
1891.....	388,715		4,316,958		4,705,673
1892.....	864,382		4,509,757		5,374,139
1893.....	614,762		5,505,991		6,120,753
1894.....	842,750		5,244,008		6,086,758
1895.....	616,055		4,554,083		5,170,138
1896.....	963,288		4,271,715		5,235,003
1897.....	1,038,089		4,480,452		5,518,541
1898.....	1,689,002		5,546,875		7,235,877
1899.....	2,055,592		6,361,081		8,416,673
1900.....	2,565,286		6,733,338		9,298,624
1901.....	5,016,734		6,814,352		11,831,086
1902.....	6,257,499		7,134,135		13,391,634
1903.....	5,242,575		7,628,018		12,870,593
1904.....	4,906,677		6,665,970		11,572,647
1905.....	10,201,010		7,653,286		17,854,296
1906.....	13,353,080		9,035,303		22,388,383
1907.....	14,550,835	3,020,537	3,876,275	3,571,726	25,019,373
1908.....	16,754,986	2,629,749	3,396,406	2,856,476	25,637,617
1909.....	22,928,496	2,825,751	4,028,206	3,198,922	32,981,375
1910.....	28,161,678	3,141,658	4,380,000	3,630,559	39,313,895
1911.....	29,102,867	3,674,926	4,935,609	4,263,395	41,976,797
1912.....	34,799,734	4,009,643	4,701,170	4,831,056	48,341,603
1913.....	37,507,935	4,296,450	5,866,775	5,561,151	53,232,311
1914.....	33,345,291	4,339,703	4,505,368	4,105,597	46,295,959
1915.....	44,109,769	4,655,250	3,609,371	1,871,379	54,245,679
1916.....	55,002,918	4,982,140	3,734,065	1,584,699	65,303,822
1917.....	56,831,857	7,702,942	4,962,284	2,596,749	72,093,832
1918.....	66,178,059	7,815,062	4,297,401	2,018,450	80,308,972
1919.....	41,590,759	6,308,182	7,208,413	3,776,562	58,883,916
1920 (b).....	48,281,553	8,141,796	11,921,019	4,735,154	73,079,522
1921.....	28,777,581	6,636,217	13,967,386	5,183,125	54,564,309
1922.....	40,290,157	7,591,913	13,640,166	6,944,218	68,466,454
1923.....	44,076,660	8,511,786	13,139,757	6,269,140	71,997,343
1924.....	52,130,314	7,555,283	12,398,465	5,177,865	77,221,927
1925.....	62,495,472	7,488,034	12,451,174	5,148,626	87,583,306
1926.....	59,218,297	7,842,632	12,681,308	5,356,469	85,098,706
1927.....	62,631,255	7,638,605	14,160,552	5,853,035	90,283,447
1928.....	71,267,003	7,822,641	14,815,814	6,177,664	100,083,122
1929.....	83,967,446	8,621,427	18,541,687	6,830,162	117,960,722
1930.....	83,356,365	8,492,263	16,571,626	5,221,214	113,641,468
1931.....	72,452,544	7,642,308	11,995,556	3,552,799	95,643,207
1932.....	63,997,017	7,361,897	7,295,917	1,690,505	80,345,336
1933.....	78,877,928	7,094,636	6,335,977	1,024,579	93,333,120
Total.....	1,398,820,451		616,707,776		2,015,528,227

(a) Prior to 1891 when the Ontario Bureau (now Department) of Mines was established, it is estimated that metals to the value of \$9,520,269 were produced. No estimate has been made of the output of non-metallics up to 1891.

(b) Exchange equalization figures on gold, the record of which appears on another page, should be added to the metallic and total columns to arrive at the valuation in Canadian funds.

AVERAGE METAL PRICES, CANADA AND UNITED STATES

Metal	Unit	Canada—price and market			United States—price and market		
			1932	1933		1932	1933
			\$	\$		\$	\$
Cobalt.....	lb.					2.50	2.50
Bismuth.....	lb.	Crude at works...	0.434	1.10			1.30
Copper in matte...	lb.	Estimated at works	0.035	0.045			
Copper in converter	lb.	Producers' price at works...	0.638				
Copper, electrolytic.	lb.	{ Estimated at works.....	0.0638	.07455	} New York	0.0555	0.06713
		{ At Montreal.....	0.07516				
Nickel in matte....	lb.	Estimated at works	0.18	0.18			
Nickel, electrolytic.	lb.	At works.....				0.35	0.35
Gold.....	oz.	Standard.....	20.671834	28.60	} New York	20.671834	20.671834
Silver.....	oz.	Estimated.....	.31672	.37833		.27892	.34727
Platinum.....	oz.		40.21	34.99	} New York	36.455	30.993
Palladium.....	oz.		18.45	18.46		17.00-18.00	
Rhodium.....	oz.		47.78	46.40	" "	48.00-50.00	
Ruthenium.....	oz.		27.85	36.09	" "	40.00-45.00	
Iridium.....	oz.		64.76	44.33	" "	55.00	
Lead.....	lb.	Montreal.....	0.03511	0.02392	} St. Louis	0.03043	0.03869
Zinc.....	lb.	".....	0.03723	0.03211		0.03042	0.03735
Selenium.....	lb.	At works.....		2.06	} St. Louis	0.02876	0.04029
							2.00

In the total production of metals in Ontario, noted hereunder, gold moved up from third to first place in 1927:—

Metal or product	Production to December 31, 1932	Production, 1933	Production to December 31, 1933
	\$	\$	\$
Gold.....	441,522,957	44,558,514	486,081,471
Nickel, including nickel oxide and salts.....	339,253,135	20,130,480	359,383,615
Silver.....	255,773,689	1,912,934	257,686,623
Copper (a).....	135,107,025	10,118,847	145,225,872
Pig iron from domestic ore.....	84,775,556		84,775,556
Cobalt (b).....	25,331,517	597,752	25,929,269
Platinum metals.....	23,304,959	1,501,233	24,806,192
Iron ore (c).....	9,463,516		9,463,516
Lead.....	4,484,622	692	4,485,314
Zinc, in ore and concentrates.....	535,696		535,696
Molybdenite.....	210,015		210,015
Bismuth.....	147,728	3,731	151,459
Selenium.....	32,108	53,745	85,853
Grand total.....	1,319,942,523	78,877,928	1,398,820,451

(a) Includes small quantities of copper sulphate.

(b) Includes metal, oxide, salts, and cobalt contents of residues exported.

(c) Value of ore shipped out of the Province.

TOTAL DIVIDENDS PAID BY METAL MINES

Industry	Total to end of 1932	During 1933	Total to end of 1933
	\$	\$	\$
Nickel-copper.....	146,977,119	2,746,330	149,723,449
Gold.....	135,108,803	17,998,588	153,107,391
Silver-cobalt.....	97,586,281	105,000	97,691,281
Grand total.....	379,672,203	20,849,918	400,522,121

Gold

The following figures summarize labour statistics, as reported to the Ontario Department of Mines, for the gold-mining industry:—

AVERAGE YEARLY WAGE, ONTARIO GOLD MINING, 1932 AND 1933

Locality	1932			1933		
	No. of wage earners	Wages paid	Average wage per annum	No. of wage earners	Wages paid	Average wage per annum
		\$	\$		\$	\$
Porcupine.....	4,685	7,297,216	1,557	4,728	7,645,825	1,617
Kirkland Lake.....	3,406	5,583,824	1,639	3,493	5,584,787	1,599
N.W. Ontario.....	389	641,081	1,648	485	717,492	1,480
Operating but non-producing.....	179	122,442	684	665	514,056	773
Total.....	8,659	13,644,563	1,575	9,371	14,462,160	1,543

TABLE IV.—TOTAL GOLD PRODUCTION IN ONTARIO

Year	Total production, value (standard)	Porcupine belt		Kirkland Lake belt		N.W. Ontario (c)	
		Value	Per cent.	Value	Per cent.	Value	Per cent.
	\$	\$		\$		\$	
1866-1891.....	(a) 190,258						
1892-1909.....	(b) 2,509,492						
1910.....	68,498	35,539	51.8				
1911.....	42,637	15,437	36.2				
1912.....	2,114,086	1,730,628	81.8				
1913.....	4,558,518	4,294,113	94.1	86,316	1.9		
1914.....	5,544,979	5,206,006	93.8	114,154	2.0		
1915.....	8,501,391	7,462,111	88.6	551,069	6.5		
1916.....	10,339,259	9,391,408	90.8	702,761	6.8		
1917.....	8,698,735	8,229,744	94.5	404,346	4.6		
1918.....	8,502,480	7,767,907	91.4	632,007	7.4		
1919.....	10,451,709	9,941,803	95.1	486,809	4.7		
1920.....	11,686,043	10,597,572	90.7	1,033,478	8.8		
1921.....	14,692,357	13,103,526	89.5	1,524,851	10.4		
1922.....	20,579,569	18,374,658	89.3	2,159,581	10.5		
1923.....	20,136,287	17,313,115	85.9	2,719,939	13.5		
1924.....	25,669,303	22,135,534	86.2	3,446,632	13.4		
1925.....	30,206,432	24,733,120	81.8	5,385,256	17.8		
1926.....	30,950,753	23,680,670	76.5	7,174,083	23.2		
1927.....	33,627,040	23,851,857	70.9	9,674,114	28.7		
1928.....	32,629,111	20,246,319	62.0	12,233,524	37.5		
1929.....	33,535,226	19,281,286	57.6	14,046,596	41.8	22,988	0.07
1930.....	35,886,558	17,758,842	49.6	17,172,770	47.9	461,730	1.3
1931.....	43,117,615	19,891,521	46.2	21,734,729	50.4	1,007,756	2.3
1932.....	47,284,621	21,422,117	45.2	23,782,313	50.3	1,607,831	3.4
1933.....	44,558,514	21,624,617	48.5	20,817,277	46.7	1,352,017	3.0
Total to end of 1933	486,081,471	328,089,450	67.5	145,882,605	30.0		

(a) Estimated. (b) Maximum yearly output was \$424,568 in 1899. (c) Recent production only. Gold output from 1866 to 1909, inclusive, came from Hastings county and northwestern Ontario. No segregation of statistics can now be made.

TABLE V.—ONTARIO'S GOLD PRODUCTION, 1933

Source	Ore milled, tons	Bullion shipped				Total value of bullion ¹
		Gold content		Silver content		
		Fine ounces	Value	Fine ounces	Value	
PORCUPINE BELT						
Buffalo Ankerite.....	111,402	22,342.90	\$ 461,869	2,315	\$ 811	\$ 462,680
Canusa.....		42.78	884	8	3	887
Coniaurum.....	145,657	33,596.25	694,496	4,383	1,461	695,957
Dome.....	546,500	218,484.67	4,516,479	21,897	7,546	4,524,025
Hayden.....	1,593	121.57	2,513	10	3	2,516
Hollinger.....	1,727,102	481,279.04	9,948,920	71,135	22,957	9,971,877
McIntyre.....	754,360	261,528.70	5,406,276	67,566	20,725	5,427,001
New York Porcupine ²	2,800	152.67	3,156	20	8	3,164
P. De Santis (Hayden mill).....	5,630	570.90	11,802	36	14	11,816
Vipond.....	107,562	24,244.92	501,187	3,994	1,354	502,541
Miscellaneous ³	26	3,726.61	77,035	73	28	77,063
Total.....	3,402,632	1,046,091.01	21,624,617	171,437	54,910	21,679,527
KIRKLAND LAKE BELT						
Atlas.....	12	8.47	175			175
Ashley.....	37,975	16,962.63	350,649	2,375	849	351,198
Barry-Hollinger.....	5,459	2,934.24	60,656	460	133	60,789
Kirkland Gateway (S. A. Pain).....	35	41.32	854	30	11	865
Kirkland Lake Gold.....	49,487	18,465.35	381,713	2,332	802	382,515
Lake Shore.....	808,917	499,800.06	10,331,783	95,941	33,052	10,364,835
Macassa.....	8,101	3,682.92	76,133	302	129	76,262
Sylvanite.....	96,937	44,607.50	922,119	8,791	3,341	925,460
Teck-Hughes.....	474,706	220,035.99	4,548,548	27,792	9,633	4,558,181
Toburn.....	36,913	23,020.27	475,871	3,430	1,243	477,114
White Rock.....	17	20.28	419			419
Wright-Hargreaves.....	285,465	177,189.76	3,662,837	27,372	9,692	3,672,529
Miscellaneous ⁴		267.02	5,520	68	26	5,546
Total.....	1,804,018	1,007,035.81	20,817,277	168,893	58,911	20,876,188
NORTHWESTERN ONTARIO						
Howey.....	344,135	40,460.06	836,384	15,337	5,199	841,583
Minto.....	23,671	6,284.90	129,920	223	78	129,998
Moss.....	34,789	8,889.03	183,753	52,118	17,551	201,304
Parkhill.....	11,565	9,434.58	195,030	569	200	195,230
Miscellaneous ⁵	707	335.26	6,930	49	18	6,948
Total.....	414,867	65,403.83	1,352,017	68,296	23,046	1,375,063
Total for gold mines.....	5,621,517	2,118,530.65	43,793,911	408,626	136,867	43,930,778
MISCELLANEOUS						
Nickel-copper refining.....		36,983.08	764,608			
Other sources ⁶		4.58	95			
Total.....		36,987.66	764,703			
Total gold output, 1933.....		2,155,518.31	44,558,514			
CALENDAR YEAR 1932						
Porcupine.....	3,351,263	1,036,294.99	21,422,117	203,625	52,475	21,474,592
Kirkland Lake.....	1,799,801	1,150,469.61	23,782,313	173,130	47,167	23,829,480
Northwestern Ontario.....	345,990	77,778.77	1,607,831	69,008	18,309	1,626,140
Miscellaneous.....	22	22,850.46	472,360			
Total (1932).....	5,497,076	2,287,393.83	47,281,621	445,763	117,951	46,930,212

¹In addition to the values given, exchange equalization amounted to \$8,249,321 at Porcupine, \$7,448,933 at Kirkland Lake, \$495,309 for Northwestern Ontario, and an estimated equalization of \$292,874 on the precious metal contained in nickel-copper mattes, or a total of \$16,486,437.

²The Buffalo Ankerite leased the Marbuan (March) mill and treated an ore dump from the New York Porcupine Mines, Ltd.

³Includes J. M. McLaren, and gold recovered from scrapped machinery by private concerns.

⁴Gold recovered from scrapped machinery.

⁵Includes M. J. Hendrick (High Grade Syndicate at Grace lake, claims Nos. 10,789 to 10,790), \$2,295; Geo. Singleton, \$137; G. A. Rowan, \$368; Peter Edwards, \$470; Foley Syndicate, \$3,153; Wm. Longworth, \$288; and Soo Mining and Prospecting Syndicate, \$203; or a total of \$6,948 (standard), on which \$2,955 was reported as exchange equalization.

⁶O'Brien mine at Cobalt.

TABLE VI.—VALUE OF TOTAL PRODUCTION (GOLD AND SILVER) BY MINES OF THE PORCUPINE BELT

Year	Hollinger	Dome	McIntyre	Vipond (a)	Coniaurum	Porcupine Crown and Northcrown	West Dome Lake (b)	Buffalo Ankerite (c)	Marbuan (March) (d)	Night Hawk Peninsular	Schu- macher	Pay- master	Rea and Newray
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1910...	31,194	4,355	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1911...	6,000	4,277	.....	5,160	.....	.....	.....	.....	.....	.....	.....	.....	.....
1912...	909,181	737,499	77,657	16,259	.....	.....	.....	.....	.....	.....	.....	.....	.....
1913...	2,488,022	1,242,625	236,299	.....	.....	326,803	.....	.....	.....	.....	.....	.....	.....
1914...	2,719,355	1,059,238	549,166	73,628	.....	685,135	.....	.....	.....	.....	.....	.....	Rea { 18,858 125,255
1915...	4,206,015	1,530,287	750,812	246,053	.....	602,436	102,880	.....	.....	.....	48,236	.....	.....
1916...	5,073,401	2,153,820	1,218,073	176,686	.....	578,322	16,814	.....	.....	.....	225,301	.....	.....
1917...	4,261,938	1,480,174	1,710,204	209,738	.....	377,904	44,434	.....	.....	.....	198,605	.....	New- ray { 1,447 1,516
1918...	5,752,371	82,127	1,578,444	82,868	.....	124,474	103,745	.....	.....	.....	92,842	.....	.....
1919...	6,722,266	1,290,301	1,978,014	.....	.....	71,529	23,910	.....	.....	.....	.....	.....	.....
1920...	6,219,665	2,020,568	2,223,083	.....	.....	97,301	47,169	.....	.....	.....	.....	.....	.....
1921...	9,051,276	2,290,264	1,827,761	.....	.....	7,943	.....	.....	.....	.....	.....	2,800	.....
1922...	12,274,114	4,178,936	2,021,811	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1923...	10,446,412	4,374,144	2,550,129	23,876	.....	.....	60,642	.....	.....	.....	.....	.....	.....
1924...	13,433,063	4,307,624	3,604,874	596,803	.....	.....	287,758	.....	.....	268,518	.....	.....	.....
1925...	15,749,109	4,365,923	3,721,499	565,379	.....	.....	220,758	140,588	11,055	196,947	.....	63,551	.....
1926...	14,829,655	3,940,053	3,862,074	631,636	.....	.....	35,252	359,005	19,839	111,154	.....	135,025	.....
1927...	14,539,538	4,031,575	3,965,210	667,724	.....	.....	.....	289,960	133,879	.....	Purchased by the Hollinger in 1922.	183,271	.....
1928...	10,706,235	3,915,051	4,201,808	694,426	220,534	.....	155,797	71,684	256,303	.....	.....	.....	.....
1929...	9,455,290	3,590,537	4,295,491	820,667	635,485	.....	15,662	878	306,262	.....	.....	.....	.....
1930...	10,260,950	774,943	4,696,578	909,414	738,941	.....	.....	.....	217,586	.....	.....	.....	.....
1931...	10,097,975	3,512,066	4,756,880	564,291	751,352	.....	.....	.....	78,835	.....	.....	.....	.....
1932...	10,356,846	4,040,318	5,424,728	454,412	861,031	.....	.....	219,482	(d)	.....	.....	.....	.....
1933...	9,971,877	4,524,025	5,427,001	502,541	695,957	.....	.....	462,680	.....	.....	.....	.....	.....
Total....	189,561,748	59,450,730	60,677,596	7,241,561	3,903,300	2,871,847	1,114,821	1,544,277	1,023,759	566,885	564,984	384,647	147,076

(a) Changed to Anglo-Huronian, Limited, October 16, 1933.
 allow for a deduction of \$52,667 due to an erroneous return made in 1925.
 (b) Total value of bullion in 1927 was \$87,919. Figures shown in above table
 March was renamed the Marbuan in 1934; the Buffalo Ankerite operated the Marbuan mill in 1933, treating 2,800 tons from the dump of the New York
 Porcupine Gold Mines, Ltd.

TABLE VI.—VALUE OF TOTAL PRODUCTION (GOLD AND SILVER) BY MINES OF THE PORCUPINE BELT—Continued

Year	Porcupine United	Davidson	Preston and Clifton	Scottish-Ontario	Porcupine Pet	Porphyry Hill	Gold Reef	Tommy Burns	De Santis	Hughes	Miscellaneous	Total value (Standard)
1910.	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$ 35,549
1911.	15,437
1912.	1,740,596
1913.	4,200	.....	.....	.....	.....	.....	4,316,807
1914.	Preston { 15,212	.....	5,000	.....	.....	.....	.....	.....	.....	5,231,989
1915.	5,551	2,036	1,547	.....	.....	.....	.....	7,495,853
1916.	9,442,417
1917.	588	289	.....	.....	.....	8,285,321
1918.	15,579	.....	.....	.....	.....	.....	.....	.....	.....	.....	7,833,966
1919.	27,089	.....	.....	.....	.....	.....	.....	.....	.....	.....	10,041,580
1920.	11,246	.....	.....	.....	.....	.....	.....	.....	.....	.....	10,690,561
1921.	13,177,244
1922.	Clifton { 1,664	.....	.....	.....	.....	.....	.....	.....	.....	18,479,325
1923.	8,331	.....	.....	.....	.....	.....	.....	.....	(e) 2,756	17,405,648
1924.	5,270	.....	.....	.....	.....	.....	.....	.....	.....	22,266,894
1925.	24,886,615
1926.	146	.....	.....	23,810,700
1927.	(f) 217,350	23,976,577
1928.	5,893	.....	.....	.....	.....	.....	(g) 140	20,352,099
1929.	6,795	.....	.....	.....	.....	.....	.....	19,373,240
1930.	44,285	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	17,822,481
1931.	56,913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	19,941,703
1932.	5,439	.....	.....	Canusa	.....	.....	.....	.....	.....	.....	(h) 36,114	21,474,592
1933.	887	.....	.....	.....	.....	(k) 11,816	.....	(j) 38,940	21,679,527
Total....	106,637	53,914	30,477	13,575	10,551	6,236	2,135	289	11,962	30	487,684	329,776,721

(e) Huddleston & Cline. (f) Includes "high-grade" recovered from W. P. Wilson. (g) Blue Quartz. (h) Munro-Croesus, \$3,955; and miscellaneous, \$32,159. (j) Hayden, \$1,497; Munro-Croesus, \$5,722; J. Spence, \$2,515; and miscellaneous, \$29,206. (k) Treated in Hayden mill. (l) Hayden, \$2,516; New York Porcupine, \$3,164; and \$77,063 recovered mainly from scrapped machinery, of which J. M. McLaren is credited with \$326 on ore shipped to Noranda.

TABLE VII.—VALUE OF TOTAL PRODUCTION (GOLD AND SILVER) BY MINES OF THE KIRKLAND LAKE AREA

Year	Lake Shore	Teck- Hughes	Wright- Har- graves	Sylvanite	Kirkland Lake	Tough- Oakes Burnside	Barry- Hollinger	Argon- aut (a)	Ashley	Macassa	Canada Assoc'd. Gold- fields	Lucky Cross	Ontario- Kirkland	Swastika Trout Creek	Total value (h)
1913	\$	\$	\$ 1,127	\$	\$	\$	\$	\$	\$	\$	\$	\$ 14,006	\$	\$	\$ 88,937
1914	416,414	80,570				66,632								(c) 7,172	122,848
1915	263,354	169,590				117,644		5,204							555,539
1916	503,735	247,757				555,539									711,625
1917	495,276	322,919				711,625									409,553
1918	471,341	596,495				342,831									646,781
1919	547,600	1,117,963				139,683 (d)	10,114								491,838
1920	1,098,572	1,023,025						2,631							1,065,256
1921	1,958,720	996,943						26,863							1,529,875
1922	2,775,000	1,601,209						513					10,082		2,172,548
1923	3,375,053	2,781,962						72,512							2,728,331
1924	4,073,965	4,948,896						152,072							3,456,453
1925	6,090,189	5,048,420						214,183							5,403,289
1926	7,836,779	5,398,271						86,263							7,193,411
1927	11,065,618	6,093,199						175,692							9,703,843
1928	12,647,128	5,855,570						324,430							12,271,110
1929	10,364,835	4,558,181						9,959							(f) 14,089,233
1930								1,891							17,215,974
1931															(g) 21,783,162
1932															(h) 23,829,480
1933															(j) 20,876,188
Total	63,983,579	40,907,692	25,429,149	5,306,317	4,474,593	3,590,216	1,256,526	789,093	412,788	76,262	52,295	28,520	10,082	8,794	146,345,274

(a) Exclusive of copper values. (b) Standard. (c) Swastika. (d) Patricia mine, afterwards called Barry-Hollinger. (e) Samples shipped in 1923 and 1926 by the Gold Hill not heretofore reported. (f) Contains \$11,925 miscellaneous. (g) Trout Creek. (h) Includes Telluride in Skead tp., \$835 in 1931 and \$468 in 1932. (i) Kirkland Gateway in 1933. (j) Includes Atlas, \$175; White Rock, \$419; and from scrap machinery, \$5,546.

TABLE VIII.—DIVIDENDS AND BONUSES PAID BY GOLD MINING COMPANIES TO DECEMBER 31, 1933

Name of company	Date of incorporation	Authorized capital, \$ or shares	Capital stock issued, \$ or shares	Par value per share \$	Dividends and bonuses paid to end of 1932 \$	Dividends and bonuses paid during 1933 \$	Rate per cent., or per share, 1933	Total of dividends and bonuses paid to Dec. 31, 1933 \$	Date when last dividend or bonus was paid
Buffalo Ankerite Gold Mines, Ltd.	Oct. 5, 1932	1,000,000	540,270	1.00	.....	42,571.29	8 cents	42,571.29	Dec. 15, 1933
Coniaurum Mines, Ltd.	July 4, 1929	6,000,000	2,697,447	No par	80,923.41	.....	.....	80,923.41	Aug. 15, 1932
Dome Mines, Ltd. (a)	Sept. 30, 1923	1,000,000	1,000,000	No par	16,505,176.95	1,716,001.20	\$1.80	18,221,178.15	Oct. 20, 1933
Hollinger Cons. Gold Mines, Ltd. (b)	May 25, 1916	25,000,000	24,600,000	5.00	61,920,400.00	4,182,000.00	17%	66,102,400.00	Dec. 31, 1933
Lake Shore Gold Mines, Ltd.	Feb. 25, 1914	2,000,000	2,000,000	1.00	22,020,000.00	6,000,000.00	300%	28,020,000.00	Dec. 15, 1933
McIntyre-Porcupine Mines, Ltd.	Mar. 16, 1911	4,000,000	3,990,000	5.00	10,992,907.86	1,496,254.57	37½%	12,489,162.43	Dec. 1, 1933
Porcupine Crown Mines, Ltd.	May 25, 1913	2,000,000	2,000,000	1.00	840,000.00	.....	.....	840,000.00	(U.S. funds) July 15, 1917
Rea Consolidated Gold Mines, Ltd.	April 5, 1911	1,000,000	200,000	5.00	12,000.00	.....	.....	12,000.00	.....
Schumacher Gold Mines, Ltd. (c)	Jan. 6, 1914	2,000,000	1,850,000	1.00	.....	.....	.....	.....	.....
Sylvania Gold Mines, Ltd.	June 13, 1913	3,300,000	3,299,500	1.00	362,945.00	164,975.00	5%	527,920.00	Sept. 30, 1933
Teck-Hughes Gold Mines, Ltd., The	Mar. 2, 1923	5,000,000	4,807,144	1.00	15,789,375.20	2,884,286.40	60%	18,673,661.60	(U.S. funds) Nov. 1, 1933
Tough-Oakes Gold Mines, Ltd.	July 15, 1913	3,000,000	2,657,500	5.00	398,625.00	.....	.....	398,625.00	Dec. 27, 1916
Vipond Consolidated Mines, Ltd.	July 17, 1922	2,500,000	2,250,000	1.00	67,500.00	.....	.....	67,500.00	April 5, 1927
Wright-Hargreaves Mines, Ltd. (d)	June 16, 1916	5,500,000	5,500,000	No par	6,118,750.00	1,512,500.00	27½%	7,631,250.00	Oct. 2, 1933
Total	.....	.....	.....	.....	135,108,803.42	17,998,588.46	.....	153,107,391.88	.....

(a) On April 22, 1922, the capital of Dome Mines Co., Ltd., was reduced from \$5,000,000 to \$4,500,000, and \$476,667 (repayment of capital not included in above table) distributed to shareholders in addition to dividends paid to September 30, 1923, when the new company, Dome Mines, Limited, issued 1,000,000 N.P.V. shares at \$7.00 per share. Of these 46,666 shares are transferred to a trustee and held in trust for the company.

(b) Hollinger Consolidated Gold Mines, Limited, is an amalgamation of the Acme Gold Mines, Ltd.; Millerton Gold Mines, Ltd.; and Hollinger Gold Mines, Ltd. Dividends include \$160,000 paid in 1915 by Acme, also \$4,170,000 paid by Hollinger to May 25, 1916, the date of consolidation.

(c) The Schumacher mine was sold to the Hollinger in 1922 and a total of \$1,591,000 or 86 per cent. of the assets distributed to shareholders, the final payment being made July 30, 1923.

(d) The authorized and issued capital was changed in May, 1927, from 2,750,000 shares of \$1.00 par value to 5,500,000 shares of "no par" value.

TABLE IX.—YEARLY DIVIDENDS AND BONUSES PAID BY ONTARIO GOLD MINING COMPANIES, 1912-1933

Year	PORCUPINE						KIRKLAND LAKE					Total
	Hollinger*	Porcu- pine Crown	Dome Mines†	McIntyre	Rea and Coniaurum	Buffalo- Ankerite	Tough- Oakes	Lake Shore	Teck- Hughes	Wright- Hargreaves	Sylvanite	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1912.	270,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	270,000.00
1913.	1,170,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,170,000.00
1914.	1,170,000	240,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,410,000.00
1915.	1,560,000	240,000	400,000.00	.....	R. 12,000.00	.....	132,875	.....	.....	.....	.....	2,344,875.00
1916.	3,286,000	240,000	800,000.00	.....	.....	.....	265,750	.....	.....	.....	.....	4,591,750.00
1917.	738,000	120,000	300,000.00	541,542.45	.....	.....	.....	.....	.....	.....	.....	1,699,542.45
1918.	1,230,000	.....	.....	543,042.45	.....	.....	.....	100,000	.....	.....	.....	1,873,042.45
1919.	1,722,000	.....	.....	364,028.30	.....	.....	.....	100,000	.....	.....	.....	2,186,028.30
1920.	2,214,000	.....	416,886.00	546,042.45	.....	.....	.....	80,000	.....	.....	.....	3,256,928.45
1921.	3,198,000	.....	478,947.75	546,042.45	.....	.....	.....	120,000	.....	.....	.....	4,342,990.20
1922.	3,198,000	.....	715,000.00	546,042.45	.....	.....	.....	80,000	.....	412,500	.....	4,951,542.95
1923.	3,198,000	.....	1,430,001.00	548,542.45	.....	.....	.....	160,000	.....	206,250	.....	5,542,793.45
1924.	3,198,000	.....	1,905,668.00	774,125.00	.....	.....	.....	380,000	.....	206,250	.....	6,465,043.00
1925.	4,378,800	.....	1,906,668.00	798,000.00	.....	.....	.....	600,000	.....	550,000	.....	8,233,468.00
1926.	5,805,600	Vipond	1,906,668.00	798,000.00	.....	.....	.....	1,000,000	474,714.40	893,750	.....	10,878,732.40
1927.	6,396,000	67,500	1,191,667.50	798,000.00	.....	.....	.....	1,400,000	713,571.60	1,237,500	.....	11,804,239.10
1928.	5,412,000	.....	953,334.00	798,000.00	.....	.....	.....	2,000,000	2,860,286.40	825,000	.....	12,848,620.40
1929.	3,198,000	.....	953,334.00	798,000.00	.....	.....	.....	2,200,000	2,866,286.40	.....	.....	10,015,620.40
1930.	3,444,000	.....	953,334.00	798,000.00	.....	.....	.....	3,000,000	2,872,286.40	.....	65,990	11,133,610.40
1931.	3,444,000	.....	953,334.00	798,000.00	.....	.....	.....	4,800,000	3,118,143.60	825,000	131,980	14,070,457.60
1932.	3,690,000	.....	1,239,334.20	997,499.86	C. 80,923.41	.....	.....	6,000,000	2,884,286.40	962,500	164,975	16,019,518.87
1933.	4,182,000	.....	1,716,001.20	1,496,254.57	.....	42,571.29	.....	6,000,000	2,884,286.40	1,512,500	164,975	17,998,588.46
Total.	66,102,400	907,500	18,221,178.15	12,489,162.43	92,923.41	42,571.29	398,625	28,020,000	18,673,861.60	7,631,250	527,920	153,107,391.88

*Includes \$160,000 paid by the Acme in 1915, before amalgamation with the Hollinger. †Does not include repayment of capital of \$476,667 in 1922.

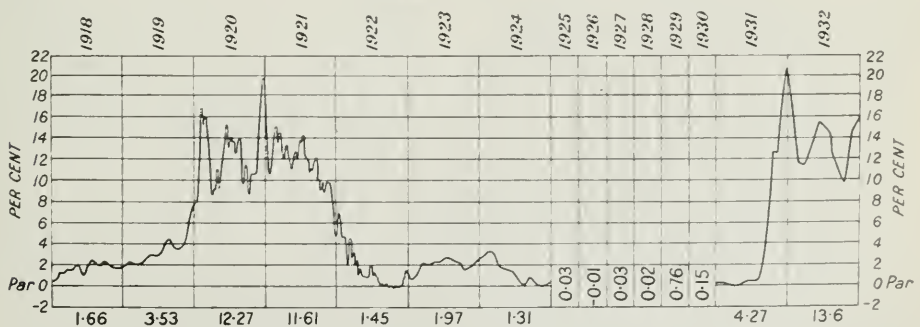
Doubtless the feature of the greatest interest to gold producers in Ontario during 1933 was the departure of the United States from the gold standard on April 19, following banking collapses and governmental intervention. Up to the date mentioned the United States had bought all Canadian gold offered, which with the exchange premium netted the Canadian producers a fair price. This market closed on April 19 except to domestic producers at the standard rate. Hence Ontario producers turned to the world's market in London, where better prices were quoted. On January 31 of this year (1934), President Roosevelt announced that thereafter the United States Treasury would buy gold from any quarter at not less than \$35 per fine ounce, and he has been empowered by the U.S. Congress to offer up to \$41.34 an ounce if the situation warrants. Hence the United States is now on a gold bullion standard. This has caused another change in the marketing of Ontario gold, which commenced in February to find its way again to New York. Ontario gold producers now receive the \$35 price less shipping, insurance, and marketing charges, and subject to exchange adjustments. The effect of the new price on Ontario's gold mining industry was discussed by Hon. Chas. McCrea, then Minister of Mines for Ontario, in *The Northern Miner*, issue of February 8, as follows:—

Thirty-five dollar gold will not only enhance the value of our known ore reserves by about 70 per cent., but it will also increase in volume our available resources of mineable gold. These resources will henceforth include not only lower-grade sections of our mines, which were regarded as worthless rock, but new deposits as well. The bringing of this low-grade ore within the range of profitable milling will extend the life of our mines and give greater stability to our mining communities by the opening up of lower-grade gold properties in the vicinity of our producing mines. Furthermore, gold at thirty-five dollars means the creation of new mining communities in Northern Ontario. Many abandoned projects will be revived. Low-grade ore was not always the reason for the closing down of those old properties. Milling and metallurgical problems and underground faulting difficulties were responsible for the discontinuance of work on properties that showed ore of a fairly high grade. With our improved mining and milling methods, an increased price for gold, and fuller geological information, together with greater confidence and financial backing, many of the metallurgical and geological difficulties will be overcome.

Prospecting will undoubtedly be stimulated. Areas that have been combed over in the past by the prospector, who was looking for gold deposits that would pay to mine at the standard price for gold, might well be re-prospected in view of the present valuation. It should be remembered that every new gold find has within it the germ of a new mining community. What that means to Ontario generally, any commercial traveller will tell you. Our mining centres are the best markets in the Province.

The expansion of our gold-mining industry, along with the growth of our mining communities will create larger markets for hydro-electric energy, more jobs for workmen, increased traffic for our railways, greater demands for lumber and the products of our farms. Revenue from taxation should rise sharply. Profits from mining will increase and dividends enlarge, while the mining industry will be stabilized on a broader basis. Capital is already gravitating to Ontario from all parts of the world for the development of our gold resources.

And this may appear like a rosy dream, but it is a dream that is based upon reality. Ontario's position as a gold-mining province was assured under the standard value of gold at \$20.67 per ounce—it is doubly assured under gold at \$35.00.



Graph showing fluctuations of the buying rate in Canada for New York funds from 1918 to 1932, inclusive. The average yearly premium or discount rate is noted in percentage figures at the base of the chart. Further details as to exchange equalization will be found in a separate table.

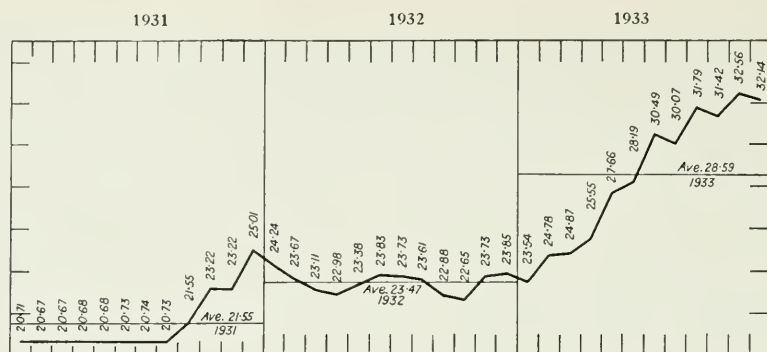


Chart of average monthly and yearly prices of gold in Canadian funds covering the past three years.

Exchange Equalization.—The figure for exchange equalization published for 1933, namely \$16,486,437, refers to the actual quantity of gold marketed during that period. Owing to the fact that in former years some mines reported only the exchange received during the calendar year and not exchange actually due on the year's gold shipments, some small corrections should be made for the years 1931 and 1932, as follows: In 1932, \$81,728.42 received in 1933 should be credited to 1932; at the same time \$113,088.91 should be deducted from the 1932 figures and credited to those for 1931. In 1930, the exchange did not overlap with 1931. The corrections have been applied in the accompanying table which is published for the first time.

EXCHANGE EQUALIZATION RECEIVED ON GOLD MARKETED BY ONTARIO PRODUCERS

Year	Porcupine	Kirkland Lake	Northwestern Ontario	Other areas	Grand total
	\$	\$	\$	\$	\$
1920.....	1,265,664.29	110,354.42	256.78		1,376,275.49
1921.....	1,238,210.72	121,425.28			1,359,636.00
1922.....	189,022.11	19,590.77		7.87	208,620.75
1923.....	241,602.00	37,844.00			279,446.00
1924.....	172,721.71	24,027.67			196,749.38
1925*.....	—2,607.00	—231.00			—2,838.00
1926*.....		—595.48			—595.48
1927*.....		—235.10			—235.10
1928.....		2,810.55			2,810.55
1929.....	87,173.00	70,283.00			157,456.00
1930.....	20,911.63	15,790.69			36,702.32
1931.....	830,799.04	1,006,607.22	61,857.38	26,958.00	1,926,221.64
1932.....	2,815,381.21	3,106,487.10	211,630.04	329.66	6,133,828.01
1933.....	8,249,321.00	7,448,933.00	495,309.00	292,874.00	16,486,437.00
Total....	15,108,199.71	11,963,092.12	769,053.20	320,169.53	28,160,514.56

*Discounts paid during years when Canadian funds were at a premium. Figures for the three years have been deducted to arrive at the net totals.

World Output.—The following statement of output by the leading gold-producing countries for 1929 and subsequent years has been abstracted chiefly from reports of the Director of the United States Mint and the American Bureau of Metal Statistics. Canada attained second place among the gold-producing countries of the world in 1930, having overtaken the United States (exclusive of the Philippine Islands). The Province of Ontario, as deduced from the table, produced 73 per cent. of Canada's gold in 1933:—

OUTPUT BY LEADING GOLD-PRODUCING COUNTRIES AND STATES
(Fine ounces—standard price \$20.671834 per ounce, or one dollar = 0.048375 ounces)

Source	1929	1930	1931	1932	1933*
World.....	19,500,152	20,836,318	22,329,525	24,141,486	25,369,879
Transvaal (S. Africa)....	10,412,326	10,716,351	10,877,777	11,558,532	11,013,713
Canada.....	1,928,308	2,107,073	2,693,892	3,051,676	2,949,309
Ontario.....	1,622,267	1,736,012	2,085,815	2,287,394	2,155,518
Russia (U.S.S.R.).....	1,085,384	1,433,665	1,700,960	1,990,085	2,814,000
United States†.....	2,056,629	2,100,395	2,213,741	2,279,305	2,276,711
California.....	409,020	450,289	521,158	566,031	594,867
S. Dakota.....	312,328	406,297	431,200	485,051	519,548
Oceania‡.....	584,859	621,936	783,934	994,655	1,156,569
Australia.....	421,476	462,164	590,423	707,412	813,721
West Australia.....	376,176	416,369	510,570	605,561	637,207
Mexico.....	651,873	671,871	628,468	584,487	637,727
S. Rhodesia.....	560,813	547,630	532,111	574,135	642,499

*Preliminary figures from various sources subject to revision. The world estimate is that of the American Bureau of Metal Statistics. †Exclusive of the Philippine Islands (279,535 ounces). ‡Includes Australia, Tasmania, New Zealand and New Guinea.

Maximum Canadian production..... 3,051,676 ounces in 1932.
Maximum U.S. production..... 4,887,604 ounces in 1915.
Maximum Transvaal production..... 11,558,532 ounces in 1932.
Maximum World production..... 25,369,879 ounces in 1933.

**RECEIPTS OF CRUDE GOLD BULLION FROM ONTARIO MINES AT THE
ROYAL CANADIAN MINT, OTTAWA, 1929-1933**

Year	Crude ounces	Precious metals			Buying rate in Canada for New York funds*
		Gold, fine oz.	Silver, fine oz.	Total value, standard	
1929.....	412,058	328,556	54,068	6,821,876	100.747
1930.....	908,209	713,527	86,419	4,760,111	100.147
1931.....	1,762,481	1,441,602	171,408	29,850,774	104.272
1932.....	2,865,271	2,248,106	300,927	46,554,898	113.580
1933.....	2,441,467	1,879,659	270,377	38,945,178	109.472

*The average rate of premium on New York funds is based on the day to day record of current quotations. The Federal Department of Finance pays for gold in Canadian funds and reimburses producers by an amount equivalent to the exchange premium on New York funds. Export of gold is prohibited except under license. After April 19, 1933, when the United States forsook the gold standard, Canadian output was marketed in London.

Silver-Cobalt

The world's silver situation improved somewhat in 1933, owing partly to the efforts made in the United States to increase the price by legislation, and hopes engendered thereby gave rise to some speculative activity. The World Economic Conference in London terminated in July, and its only concrete accomplishment was a silver agreement. By its terms India undertook not to sell more than an average of 35 million ounces yearly during four years beginning January 1, 1934, and the chief producing nations agreed to purchase and withdraw from the market 140 million ounces during the four years or an amount equal to that of India's restricted sales. This agreement was ratified by India in November and in the following month by the United States. In addition the U.S. government will absorb the annual domestic production at 64½ cents per ounce, the current New York quotation for silver then being 43 cents. The U.S. Government will store in the Treasury as bullion one-half of the silver

thus bought and return half to the producers as silver dollars. One result of this has been to enliven the interest in Ontario silver camps. Canada has just ratified the London agreement, and now a movement is being sponsored by Ontario silver producers to have the Canadian Government take price action along lines similar to those in effect in the United States.

Production of silver from the famous Cobalt camp dwindled still further during the year. The Cross Lake mine of M. J. O'Brien, Ltd., was the only property continued in operation by the original owners. However, a number of lessees, as well as syndicates now owning and operating the Beaver and Coniagas, produced considerable silver and cobalt from the Mining Corporation, Foster, Timiskaming, McKinley-Darragh-Savage, Peterson Cobalt, and Agaunico mines. The destruction of the Nipissing mill by fire in August removed a landmark familiar to all mining men in Ontario.

While a further advance in the price of silver would enable a number of properties to re-open and increase considerably the present output from the silver-cobalt areas, the fact remains that the major portion of the metals has been won and future operations will centre around the recovery of ore overlooked in previous operations. The average price of silver on the New York market for 1933 was 34.727 cents per ounce as against 27.892 cents in 1932.

TABLE X.—SILVER SHIPMENTS BY CAMPS, 1904-1933

Year	Average price, cents per ounce (New York)	Silver content in troy ounces					Montreal R. and Maple Mountain, etc.
		Total from silver camps	Cobalt	Casey township	South Lorrain	Gowganda	
1904..	57.221	206,875	206,875				
1905..	60.352	2,451,356	2,451,356				
1906..	66.791	5,401,766	5,401,766				
1907..	65.237	10,023,311	10,023,311				
1908..	52.864	19,437,875	19,424,251	500	13,124		
1909..	51.502	25,897,825	25,658,683	26,185	194,955		18,002
1910..	53.486	30,645,181	29,849,981	92,544	221,133	471,688	9,835
1911..	53.340	31,507,791	29,989,893	114,789	933,912	468,687	510
1912..	60.835	30,243,859	28,605,940	253,824	834,119	549,976	
1913..	57.791	29,681,975	28,105,505	825,108	248,992	502,370	
1914..	54.811	25,162,841	24,155,699	499,643	108,199	399,300	
1915..	49.684	24,746,534	24,280,366	223,939		242,229	
1916..	65.661	19,915,090	19,008,517	445,900	77,280	383,393	
1917..	81.417	19,401,893	18,327,258		10,000	1,064,635	
1918..	96.772	17,661,694	16,807,407	143,901	72,188	638,198	
1919..	111.122	11,214,317	10,314,689	171,278	4,586	723,764	
1920..	100.900	10,846,321	10,402,249		8,253	433,352	(a) 2,467
1921..	62.654	8,261,931	7,673,535	1,101	328,886	258,292	117
1922..	67.528	10,711,127	9,239,147	1,028	1,284,307	170,651	(b) 15,994
1923..	64.873	10,377,846	7,259,858		2,955,646	160,761	1,581
1924..	66.781	9,935,902	6,704,787		2,633,058	598,057	
1925..	69.065	10,707,235	6,252,115		3,099,964	1,355,156	
1926..	62.107	10,543,473	6,262,249		3,044,584	1,236,640	
1927..	56.370	8,543,513	4,482,543		2,319,356	1,741,614	
1928..	58.176	6,745,401	3,934,020		1,133,952	1,677,429	
1929..	52.993	7,781,429	4,823,529		876,006	2,081,894	
1930..	38.154	9,225,610	5,329,335		1,754,989	2,141,234	(c) 52
1931..	28.700	5,998,482	3,706,880		594,360	1,697,242	
1932..	27.892	4,659,304	3,262,380		22,144	1,374,780	
1933..	34.727	3,641,930	2,397,118			1,244,812	
Total.		421,579,687	374,341,242	2,799,740	22,773,993	21,616,154	48,558

(a) Includes 885 ounces from Silver Islet, Lake Superior.

(b) Silver Islet, Lake Superior.

(c) Nickel Hill Syndicate in the Sudbury area shipped silver-cobalt ore.

TABLE XI.—TOTAL SHIPMENTS FROM SILVER MINES, SMELTERS AND REFINERIES, 1904-1933

Year	Bismuth		Copper (a)		Lead (a)		Nickel (b)		Cobalt (c)		Arsenic		Silver		Total value
	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Ounces	Value	
1904.....		\$		\$		\$	14	3,467	16	19,960	72	\$ 903	206,875	111,887	\$ 136,217
1905.....		.....		.....		.....	75	10,000	118	100,000	549	2,693	2,451,356	1,360,503	1,473,196
1906.....		.....		.....		.....	160	.....	321	80,704	1,440	15,858	5,401,766	3,667,551	3,764,113
1907.....		.....		.....		.....	370	1,174	739	104,426	2,958	40,104	10,023,311	6,155,391	6,301,095
1908.....		.....		.....		.....	612	.....	1,224	111,118	3,672	40,373	19,437,875	9,133,378	9,284,869
1909.....		.....		.....		.....	766	.....	1,533	94,965	4,294	61,039	25,897,825	12,461,576	12,617,580
1910.....		.....		.....		.....	504	.....	1,098	54,699	4,897	70,709	30,645,181	15,478,047	15,603,455
1911.....		.....		.....		.....	392	.....	852	170,890	3,806	74,609	31,507,791	15,953,847	16,199,346
1912.....		.....		.....		.....	934	14,220	934	314,381	4,166	80,546	30,243,859	17,408,935	17,818,082
1913.....		.....		.....		.....	377	13,326	821	420,386	3,663	64,146	29,681,975	16,553,981	17,051,839
1914.....		.....		.....		.....	90	28,978	351	590,406	2,030	116,624	25,162,841	12,765,461	13,501,469
1915.....		.....		.....		.....	35	28,353	206	383,261	2,490	148,379	24,746,534	12,135,816	12,695,809
1916.....		.....		.....		.....	79	59,380	400	805,014	2,160	200,103	19,915,090	12,643,175	13,707,672
1917.....		.....		.....		.....	155	125,071	337	1,138,190	2,592	608,483	19,401,893	16,121,013	18,021,597
1918.....		.....		.....		.....	186	156,893	380	1,640,310	2,545	566,332	17,661,694	17,341,790	19,741,490
1919.....		.....		.....		.....	276	188,418	298	1,019,479	2,834	485,360	11,214,317	12,738,994	14,474,523
1920.....		.....		.....		.....	127	93,233	283	1,605,365	1,883	431,527	10,846,321	10,654,471	12,802,882
1921.....		.....		.....		.....	10	7,665	126	616,235	1,491	233,763	8,261,931	5,564,594	6,457,031
1922.....		.....		.....		.....	61	34,987	(f) 776	1,333,676	2,059	299,940	10,711,127	7,658,802	9,355,642
1923.....		.....		.....		.....	42	19,321	380	1,803,872	2,579	582,794	10,377,846	6,677,367	9,151,445
1924.....		.....		.....		.....	130	26,862	476	1,662,526	1,915	323,186	10,361,945	7,009,984	9,060,222
1925.....		.....		.....		.....	290	116,347	558	2,328,517	1,078	113,529	9,614,881	6,700,129	9,295,791
1926.....		.....		.....		.....	83	30,051	332	1,136,014	2,025	135,549	8,981,557	5,541,009	6,855,920
1927.....		.....		.....		.....	312	52,829	440	1,764,534	2,481	197,668	8,883,829	4,970,194	6,989,480
1928.....		.....		.....		.....	111	57,039	477	1,671,900	2,049	178,149	6,688,454	3,882,570	5,812,658
1929.....		.....		.....		.....	115	63,167	464	1,801,915	1,871	154,887	7,970,540	4,239,980	6,286,727
1930.....		.....		.....		.....	53	27,455	347	1,143,631	1,375	109,928	9,109,885	3,460,247	4,754,445
1931.....		.....		.....		.....	47	31,650	261	651,179	1,788	135,170	5,415,655	1,546,888	2,376,386
1932.....		.....		.....		.....	33	17,772	245	587,957	1,212	98,914	5,106,885	1,592,893	2,308,733
1933.....		.....		.....		.....	71	41,730	200	576,465	734	56,534	3,939,990	1,387,749	2,069,703
Total.....	68	139,637	864	274,041	310	28,559	5,793	1,249,388	14,993	25,731,975	68,708	5,627,595	419,871,032	252,918,222	285,969,417

(a) Copper and lead are recovered from certain silver ores and concentrates shipped to United States refineries. (b) Nickel metal and metallic contents of all nickel compounds. (c) Cobalt metal and metallic contents of all cobalt compounds, also cobalt contained in ores and spess residues exported. In 1932, it includes 22,258 lb. worth \$10,024 from Northwestern Ontario. (d) Prior to 1914 an estimate based on assays was made of the nickel, cobalt, and arsenic in the ores. Since that date recoveries have been reported. (e) Recoveries of bismuth from base bullion were not reported prior to 1923. (f) Includes 460 tons of spess residues worth \$153,116.

TABLE XII.—DIVIDENDS AND BONUSES PAID BY SILVER MINING COMPANIES TO DECEMBER 31, 1933

Name of company	Date of incorporation	Authorized capital	Capital stock issued	Par value per share	Dividends and bonuses paid to end of 1932	Dividends and bonuses paid during 1933	Total dividends and bonuses paid to 31st Dec., 1933	Date when last dividend was paid
		\$	\$	\$	\$	\$	\$	
Aladdin Cobalt Company, Limited.....	Aug. 23, 1912	500,000	500,000	5.00	75,000.00	.....	75,000.00	Apr. 30, 1917
Beaver Consolidated Mines, Ltd.....	Mar. 1, 1907	2,000,000	2,000,000	1.00	710,000.00	.....	710,000.00	May 31, 1920
Buffalo Mines, Ltd., The (a).....	April 27, 1906	500,000	500,000	.50	2,787,000.00	.....	2,787,000.00	May 28, 1924
Casey Cobalt Silver Mining Co., Ltd.....	Dec. 19, 1906	100,000	100,000	1.00	203,249.33	.....	203,249.33	April 22, 1914
Castle-Trethewey Mines, Ltd. (b).....	Jan. 20, 1922	2,000,000	2,000,000	1.00	18,027.00	.....	18,027.00	April 15, 1925
Cobalt Central Mines Co., Ltd.....	Dec. 13, 1905	5,000,000	5,000,000	1.00	192,845.00	.....	192,845.00	Aug. 25, 1909
Cobalt Comet Mines, Ltd. (c).....	April 16, 1913	1,000,000	1,000,000	1.00	230,000.00	.....	230,000.00	April 1, 1915
Cobalt Silver Queen, Ltd.....	April 1, 1906	1,500,000	1,500,000	1.00	315,000.00	.....	315,000.00	Dec. 31, 1908
Coniagas Mines, Limited, The.....	Nov. 24, 1906	4,000,000	4,000,000	5.00	11,440,000.00	100,000.00	11,540,000.00	Jan. 10, 1933
Crown Reserve Mining Co., Ltd.....	Jan. 16, 1907	2,000,000	1,999,957	1.00	6,190,849.00	.....	6,190,849.00	Dec. 28, 1916
Foster Cobalt Mining Co., Ltd.....	Feb. 14, 1906	1,000,000	915,588	1.00	45,000.00	.....	45,000.00	Jan. 1, 1907
Hudson Bay Mines, Ltd. (d).....	July 16, 1909	3,500,000	3,200,050	5.00	778,909.42	.....	778,909.42	Aug. 31, 1913
Keeley Silver Mines, Ltd.....	June 22, 1922	2,000,000	2,000,000	1.00	2,240,000.00	.....	2,240,000.00	Mar. 15, 1928
Kerr Lake Mining Company, Ltd. (e).....	Aug. 9, 1905	40,000	40,000	100.00	10,521,000.00	.....	10,521,000.00	Oct. 13, 1927
La Rose Mines, Ltd.....	May 31, 1908	1,500,000	1,500,000	1.00	6,600,546.84	.....	6,600,546.84	Mar. 24, 1923
Lorrain Trout Lake Mines, Ltd.....	Mar. 20, 1923	1,500,000	1,500,000	1.00	150,000.00	.....	150,000.00	July 15, 1925
McKinley-Darragh-Savage Mines of Cobalt, Ltd..	April 27, 1906	2,500,000	2,247,692	1.00	5,955,391.86	.....	5,955,391.86	Oct. 1, 1920
Mining Corporation of Canada, Ltd.....	Nov. 23, 1916	8,300,250	8,300,250	5.00	7,573,937.47	.....	7,573,937.47	Dec. 19, 1929

City of Cobalt Mining Co., Ltd. (f).....	Jan. 7, 1909	1,500,000	1,500,000	1.00	145,000.00	.....	145,000.00	April 15, 1920
Cobalt Lake Mining Co., Ltd. (f).....	Dec. 22, 1906	3,000,000	3,000,000	1.00	465,000.00	.....	465,000.00	May 29, 1914
Cobalt Townsite Mining Co., Ltd. (f).....	May 8, 1906	100,000	45,011	1.00	1,042,259.61	.....	1,042,259.61	Nov. 11, 1914
Nipissing Mining Co., Ltd. (g).....	Dec. 16, 1904	250,000	250,000	100.00	31,163,297.25	5,000.00	31,168,297.25	Dec. 30, 1933
Penn-Canadian Mines, Ltd. (h).....	April 24, 1912	1,500,000	1,349,705	1.00	175,461.65	.....	175,461.65	Sept. 10, 1917
Peterson Lake Silver-Cobalt Mining Co., Ltd.	April 11, 1906	3,000,000	2,469,802	1.00	462,350.35	.....	462,350.35	Jan. 2, 1917
Right of Way Mines, Ltd.	Sept. 11, 1909	2,000,000	1,685,500	1.00	252,825.00	.....	252,825.00	Mar. 17, 1917
Right of Way Mining Co., Ltd.	July 13, 1906	500,000	499,518	1.00	324,643.93	.....	324,643.93	Oct. 1, 1909
Seneca-Superior Silver Mines, Ltd.	Sept. 29, 1911	500,000	478,884	1.00	1,579,817.20	.....	1,579,817.20	Dec. 15, 1916
Temiskaming Mining Co., Ltd.	Nov. 5, 1906	2,500,000	2,500,000	1.00	2,159,156.25	.....	2,159,156.25	Jan. 31, 1920
Temiskaming and Hudson Bay Mining Co., Ltd.	July 10, 1903	25,000	7,761	1.00	1,940,250.00	.....	1,940,250.00	Nov. 10, 1914
Trethewey Silver Cobalt Mines, Ltd.	May 30, 1906	2,000,000	1,000,000	1.00	1,211,998.50	.....	1,211,998.50	Jan. 2, 1919
Wetlaufer Lorrain Silver Mines, Ltd.	June 1, 1911	1,500,000	1,416,590	1.00	637,465.50	.....	637,465.50	Sept. 22, 1913
Total (i).....	.....	.....	.....	.....	97,586,281.16	105,000.00	97,691,281.16	.....

(a) In 1917 the capital stock of the company was reduced from \$1,000,000 to \$750,000; in 1918 from \$750,000 to \$500,000; and on December 21, 1919, from \$500,000 to \$150,000, but returning to shareholders amounts equal to the reduction in capital, leaving 300,000 shares issued of 50 cents each. The mine was sold to the Mining Corporation of Canada, and operated by it in 1920 and subsequently.

(b) 200,000 preferred shares, par \$1.00, redeemed April, 1925, and capital reduced from \$2,200,000 to \$2,000,000.

(c) Cash assets amounting to \$50,000 paid on April 27, 1917.

(d) Name of company changed from Temiskaming and Hudson Bay in 1909.

(e) In addition a return of capital amounting to \$600,000 was made on July 3, 1919, to stockholders of the Kerr Lake Mines, Ltd.

(f) Mining Corporation of Canada, Limited, now owns and operates the City of Cobalt, Cobalt Lake and Cobalt Townsite mines.

(g) Includes \$16,288,297.25 paid in dividends by the Nipissing Mines Co. (the holding company) to the end of 1916.

(h) Paid out of capital \$40,491.15 on September 10, 1917, and an equal amount on April 24, 1918.

(i) Does not include dividends by private companies such as M. J. O'Brien, Ltd.

SILVER PRODUCTION, 1932 AND 1933

Source	1932		1933	
	Fine ounces	Value	Fine ounces	Value
		\$		\$
Sales of bullion by the reduction companies, smelters and mines*.....	4,662,059	1,455,822	3,602,529	1,258,362
Contained in silver-cobalt concentrates and residues exported.....	162,708	50,126	100,642	41,480
Estimated as recovered from concentrates treated outside of Ontario....	282,121	86,945	236,863	87,922
In crude gold bullion.....	445,763	117,951	408,626	136,867
Recovered by nickel-copper refineries..	663,839	200,093	1,026,370	388,303
Total.....	6,216,490	1,910,937	5,375,030	1,912,934

*There is included with the 1933 figures, 800,000 ounces of bullion produced in 1931 but held in storage for future sale.

Shipments of silver mines by camps during 1932 and 1933 were as follows:—

Camp	1932			1933		
	Silver	Cobalt*		Silver	Cobalt*	
	fine oz.	lb.	\$	fine oz.	lb.	\$
Cobalt.....	3,262,380	191,067	48,217	2,397,118	66,859	20,265
Gowganda.....	1,374,780	72,081	10,469	1,244,812	40,729	nil
South Lorrain..	22,144	6,517	2,737	.....	.....	.....
Total.....	4,659,304	*291,923	71,447	3,641,930	161,911	20,265

*Figures represent the quantities paid for by the smelters, and values received by the mines.

Nickel-Copper and Platinum Metals

The year 1933 brought many great and fundamental changes, which vitally affected the metal-working industries of the world. Revival in industrial activity was reflected in the increased production by the nickel-copper group, in which ore smelted rose from 793,552 tons in 1932 to 1,523,814 tons in 1933, with corresponding increases in matte produced. During the period, the Creighton mine of the International Nickel Company shipped ore to both Copper Cliff and Coniston smelters, while the Frood mine shipped to Copper Cliff only. The Falconbridge increased its tonnage to the company smelter. While matte exported from Ontario to foreign plants increased by more than 100 per cent, the material treated at Port Colborne rose also, from 6,651 to 42,209 tons, the latter quantity almost equalling the total exportations. The recovery in the nickel-copper industry has helped greatly in reducing unemployment both at the smelting plants in the Sudbury area and at the Port Colborne refinery.

The output of platinum metals, all of which are recovered in the refining operations of this industry, was somewhat lower than in 1932, but the decrease shown bears little relation to the operations, inasmuch as these metals reach the markets slowly owing to a lag in the refining operations. Towards the end of the year, however, the market for platinum metals was considerably stimulated, owing partly to the price gyrations of gold and its restrictions for industrial uses.

World consumption of platinum metals in 1933 has been estimated at 175,000 ounces as against 75,000 ounces in 1932. Palladium has been an important factor in this increase, owing to increasing use in the electrical industry. As the platinum group of metals are now quoted at much lower prices than formerly, there has resulted an increased use of white-coloured alloys in dentistry in place of gold, and the luxury fine leather trade has made use of palladium leaf in high-priced leather goods, ladies shoes, etc.

The year 1933 marks the fiftieth anniversary of the finding of nickel-copper ore at Sudbury, and the following note supplied by Dr. J. L. Morris, Inspector of Surveys, Ontario Department of Lands and Forests, who went to Sudbury on the construction of the Canadian Pacific railway in the fall of 1883, is of historic interest:—

In the spring of 1884 Dr. A. R. C. Selwyn, Director of the Geological Survey of Canada, and Dr. R. F. Ruttan, Assistant Professor at McGill University, came to Sudbury, examining the rock along the right-of-way of the Canadian Pacific railway, at that time under construction.

While at Sudbury Dr. W. H. Howey and Mr. Ross, Supt. of the Indian Reserve at Whitefish, on their way between Whitefish and Sudbury along a foot trail picked up a sample of mineral rock which had a bright metallic lustre. They brought this sample to Sudbury and submitted it to Dr. Selwyn, who after examination stated "very, very pretty, but of no commercial value." Not satisfied with this, these two gentlemen sent a third party with a sample of the same mineral to Dr. Selwyn, who examined it and made the same reply.

At this time Thos. Froot, a retired school teacher from the town of Renfrew, found a sample of mineral at the location of the present Froot mine, now owned by the International Nickel Company of Canada. This prospect was purchased by Mr. S. J. Ritchie, then head of the Central Ontario Railway running from Trenton north, the parties from whom he purchased it being Thos. Froot, Robt. J. Tough, and Rinaldo McConnell, the total purchase price being \$33,000.

On October 1, 1884, Thos. Murray of Pembroke secured a patent for lot 11, con. 5, township of McKim, which was afterwards known as the Murray mine. This mine was discovered through a rock cutting being made on the Canadian Pacific Railway construction three miles west of Sudbury.

TABLE XIII.—NICKEL-COPPER MINING AND SMELTING, 1929-1933

Schedule	1929	1930	1931	1932	1933
Ore shipped.....tons	1,991,910	2,115,139	1,690,192	790,614	1,533,887
Ore smelted....."	2,033,457	2,357,154	1,689,874	793,552	1,523,814
Bessemer matte produced*....."	132,030	166,703	100,273	41,660	82,128
Nickel content....."	58,095	61,112	40,643	16,936	36,710
Copper content....."	46,315	70,800	38,811	16,176	25,932
Matte exported†....."	28,402	34,550	30,294	21,778	43,315
Nickel content....."	14,068	20,978	16,847	8,068	20,811
Copper content....."	8,449	5,855	6,620	8,825	12,323
Matte refined in Canada‡....."	109,818	139,635	69,215	**6,651	**42,209
Men employed.....No.	4,546	5,246	3,530	2,269	3,325
Wages paid.....\$	7,069,995	7,992,294	5,087,215	3,363,692	4,857,632

*In addition to the matte produced the International Nickel Company produces blister copper directly, figures for which are not included here.

†All matte was exported prior to 1918 when refining in Canada began at Port Colborne, Ontario. The British America Nickel Corporation commenced refining operations at Deschênes, Quebec, in 1920, and closed down finally in July, 1924.

‡In 1932, after the reorganization of the metallurgical practice the Orford process, i.e. the separation of the matte into copper tops and nickel bottoms, was carried out at Copper Cliff. The figures for 1932 and 1933 do not include the matte so treated.

**These figures duplicate in part the figures for matte produced.

TABLE XIV.—STATISTICAL SYNOPSIS OF THE NICKEL-COPPER INDUSTRY IN ONTARIO DURING 1931, 1932, AND 1933

Year	Number of producing companies	Number of plants in Ontario	Capital invested (a)	Dividends paid (b)	Salaried employees		Wage-earners		Selling value of products (c)	
					No.	Salaries	No.	Wages	Kind	Value
1931	2	5 mines	\$ 20,932,914	\$	39	\$ 167,035	2,116	\$ 2,975,821	Matte (exported)	\$
		3 smelters	36,479,787	8,494,405.77	71	298,170	1,414	2,111,394	Metallic nickel	15,701,636
		2 refineries (d)	31,874,415	.....	126	367,390	972	1,752,020	Nickel oxide	8,172,327
		Construction .....	.....	.....	.....	.....	528	683,989	Converter copper	483,328
		Total	89,287,116	8,494,405.77	236	832,595	5,030	7,523,224	Gold (Standard)	230,702
1932	2	5 mines	90,815,075	1,933,909.26	41	150,509	1,173	1,621,364	Matte (exported)	7,779,846
		3 smelters			77	288,609	966	1,365,220	Metallic nickel	
		2 refineries (d)			106	262,381	440	736,093	Nickel oxide	
		Total	90,815,075	1,933,909.26	224	701,499	2,579	3,722,677	Converter copper	3,787,581
		4 mines	91,785,900	2,746,330	46	157,795	1,459	2,238,271	Gold (Standard)	468,727
1933	2	3 smelters			71	287,817	1,413	2,040,548	Silver	200,080
		2 refineries (d)			98	251,895	751	971,614	Platinum metals	1,998,911
		Total	91,785,900	2,746,330	215	697,507	3,623	5,250,433	.....	14,235,145
		.....	.....	.....	.....	.....	.....	.....	Matte (exported)	21,197,469
		.....	.....	.....	.....	.....	.....	.....	Metallic nickel	
		.....	.....	.....	.....	.....	.....	.....	Nickel oxide	
1933	2	.....	91,785,900	2,746,330	.....	.....	.....	.....	Converter copper	9,005,195
		.....			.....	.....	.....	.....	Gold (Standard)	764,508
		.....			.....	.....	.....	.....	Silver	388,303
		.....	.....	.....	.....	.....	.....	.....	Platinum metals	1,501,233
		Total	91,785,900	2,746,330	215	697,507	3,623	5,250,433	.....	32,856,708

(a) The capital invested is exclusive of value of mineral lands. In the report for 1929, Vol. XXXIX, Part 1, the capital shown includes the book value for mineral lands, or a total of \$74,077,808 for the lands.

(b) On preferred shares only in 1932. (c) Figures do not include the output of the Ontario Refining Company.

(d) Port Colborne plant, and Ontario Refining Company plant at Copper Cliff.

PRECIOUS METALS RECOVERED, 1929-1933

	1929	1930*	1931	1932	1933
	Ounces	Ounces	Ounces	Ounces	Ounces
Platinum metals:					
Platinum.....	12,474	34,000	44,725	64,897	55,755
Palladium.....	12,231	29,907	39,313		
Rhodium, Ruthenium, Osmium and Iridium.....	4,910	4,133	7,605		
Total.....ounces	29,615	68,040	91,643	64,897	55,755
Value.....\$	1,646,381	2,436,683	2,812,834	1,998,911	1,501,233
Gold.....	7,802	22,867	23,381	22,674.72	36,983.08
Silver.....	429,541	1,067,154	822,971	663,795	1,026,370

*In 1930, 5 oz. gold, 62 silver, 4 platinum, and 14 palladium were included in ore exported from Strathy township.

Mr. R. C. Stanley, President of the International Nickel Company of Canada, in his annual report to the shareholders stated in part:—

The increase in world nickel consumption from 57,000,000 pounds in 1932 to 96,000,000 pounds in 1933 is impressive and indicates a healthy growth in the uses of nickel and such a market as has seldom been exceeded in the past. It is, moreover, significant to note that the distribution of consumption, both as to countries and uses, reflects natural and orderly progress toward improved industrial conditions.

Sales of nickel in all forms, including alloys, amounted to 74,356,959 pounds compared with 34,405,953 pounds in 1932, an increase of 116 per cent.

Sales of nickel in refinery products of Port Colborne (Canada) and Clydach (Wales) amounted to 61,353,495 pounds in 1933, an increase of 148 per cent. Sales of nickel in products of the rolling mills at Birmingham (England), Glasgow (Scotland), Huntington (West Virginia), and of the foundry at Bayonne (New Jersey) totalled 13,003,474 pounds as compared with 9,630,533 pounds, an increase of 35 per cent. Sales of monel metal totalled 9,101,219 pounds compared with 7,624,298 pounds in 1932, an increase of 19 per cent., and sales of rolled nickel, 6,287,991 pounds, were up 60 per cent. Copper sales, inclusive of copper in sulphate produced in Wales, increased from 57,662,789 pounds to 113,682,312 pounds, or 97 per cent. Gold sales were 21,355 ounces, compared with 23,042 ounces in 1932; silver sales were 876,303 ounces, compared with 652,638 ounces in 1932; and sales of the platinum metals were 77,198 ounces, compared with 19,300 ounces in 1932.

The current year opened far more auspiciously than the last. The company's nickel business is recovering from trade depression more rapidly, and to a somewhat greater extent, than is the case in most other basic industries. This may be attributed not alone to its international scope, but perhaps to an even greater extent to the multiplicity of comparatively recent applications of nickel. Supplementing this nickel background is an improvement in the world market for copper and the platinum metals which promises an increasing participation for your company in these industries.

While proven ore reserves as of December 31, 1933, were 204,783,399 tons, as a consequence a three-year programme of development of the Froid and Creighton mines was approved. Beginning with the second quarter of 1933 profits have been realized each month and the improvement has been well spread among all consuming fields.

Greater outputs and economies effected throughout the various plants decreased the cost of metal refining during the year. It is gratifying to report that, as a result of the larger payrolls, due to increased production, unemployment conditions in the localities in which your company operates, particularly Sudbury and Port Colborne, were greatly improved.

Dividends.—Total dividends paid to the end of 1932 and payments in 1933 are given in the table which follows. For convenience of comparison Mond figures have been converted to dollars on the basis of £1 = \$4.8665. The Falconbridge company paid its first dividend in 1933.

TABLE XV.—TOTAL DIVIDENDS PAID BY NICKEL COMPANIES

Company	Period (inclusive)	Total to end of 1932	Paid in 1933
Canadian Copper Company.....	1894-1901	\$1,975,000	.....
*International Nickel Company {	Preferred... 1906-1928	12,299,273	.....
	Common... 1909-1928	65,811,694	.....
	1929-1932	7,514,912.78	\$1,933,898.75
†International Nickel Company of Canada, Limited.....	1929-1932	33,085,113.56	.....
Falconbridge Nickel Mines, Limited.....	1928-1932	.....	812,431.27
Total.....	.....	\$120,685,993.34	\$2,746,330.02
‡Mond Nickel Company. {	Deferred..... 1906-1914	£264,043	.....
	Preferred..... 1904-1929	2,556,359	.....
	Ordinary..... 1905-1929	2,581,984	.....
Total.....	.....	£5,402,386 or \$26,291,126	.....
Grand total.....	.....	\$146,977,119.34	.....

*Successors to the Canadian Copper Company. The International Nickel Company paid dividends on the common stock from 1909 to 1919, inclusive, and again from 1925 to 1928, inclusive. Common stock outstanding was \$41,834,600, and preferred stock \$8,912,600, or a total of \$50,747,200 at the beginning of 1928. On December 19, 1928, the authorized capital stock of \$62,000,000 of the New Jersey company was reduced by changing the par value of the shares from \$25 to \$1 each, and at the same time the name of the company was changed to "Nickel Holdings Corporation." On December 31, 1928, the authorized capital was further reduced to \$993,425 fully issued or subscribed for stock consisting of \$843,700 preferred stock and \$149,725 common stock, par value in each case.

†Dividends paid by the International Nickel Company of Canada, Limited, on the common stock in 1929 were 90c. per share, and \$1.00 per share in 1930. Common stock was increased to 15,000,000 shares of no par value on July 25, 1930; and as a result shares issued were increased from 13,758,208 to 14,584,025. Seven per cent. preferred stock (cumulative) now stands at \$27,627,825. Dividends on common stock aggregated 45 cents a share in 1931.

‡Upon completion of the exchange of stock under the amalgamation of the Mond and International companies, effective December 31, 1928, stock issued or issuable was as follows: \$27,627,825 of 7 per cent. cumulative preferred, and 13,758,208 common shares without par value. Dividends paid on February 16, 1929, by the Mond company cover the 8 months' period ending December 31, 1928.

Iron Ore, Pig Iron, Steel, and Coke

As shown in the following table, foreign ore charged amounted to 182,060 long tons, the average price of which was \$4.65 at lower lake ports. From this ore 110,562 long tons of pig iron were produced, including 71,977 of basic, 22,429 of foundry, and 16,156 of malleable. Figures for the past five years follow:—

TABLE XVI.—IRON AND STEEL STATISTICS, 1929-1933

	1929	1930	1931	1932	1933
Foreign ore smelted..... long tons	1,331,498	935,005	568,886	198,063	182,060
Limestone for flux..... short tons	342,776	234,309	149,454	56,880	46,944
Coke..... " "	767,420	542,094	320,133	119,064	113,102
Pig iron produced..... long tons	769,359	534,542	318,645	113,665	110,562
Value of pig iron produced..... \$	17,408,514	11,465,435	6,363,101	2,558,799	2,066,049
Steel made..... long tons	899,807	639,128	444,107	244,693	258,841
Value of steel made..... \$	32,393,052	22,369,480	15,099,638	8,319,562	8,800,594

At Montreal No. 1 pig iron (2.25-2.75 silicon) was quoted at \$22.70, basic at \$18.00, malleable at \$22.70, and steel billets at \$34.00 per long or gross ton.

Iron and Steel.—Not for many years has the production of pig iron in Ontario fallen to such a low ebb. The year opened with one furnace in blast at Sault Ste. Marie, which closed down during January. During the months of February, March, April, and May, all furnaces were idle. The Canadian Furnace Company at Port Colborne blew in a 350-ton unit on June 26 which was followed by the Steel Company at Hamilton blowing in a 275-ton furnace. In November the Algoma Steel Corporation at Sault Ste. Marie started a 275-ton furnace. The year closed with three active furnaces having a total capacity of 900 tons, of 2,775 tons in seven furnaces available.

Coke.—The coking industry in Ontario is carried on by the large iron and steel metallurgical works, and by chartered companies operating in the cities supplying artificial gas to the householders and to industries. The statistics shown in Table XVII are combined and show raw materials used with products made.

TABLE XVII.—THE COKING INDUSTRY IN ONTARIO, 1933

MATERIALS USED:		Quantity	Cost at works
Coal.....	tons	1,589,752	\$7,089,258
Coke.....	"	49,148	326,081
Oil.....	Imp. gals.	7,918,232	534,930
Absorbing and wash oil.....	"	158,083	41,014
Caustic soda.....	lb.	384,452	12,643
Soda ash.....			
Lime.....	tons	615	5,565
Water.....			5,117
Oxide for purification.....	"	2,321	22,375
Sulphuric acid 66° Be. purchased.....	lb.	22,317,952	147,614
All other materials.....			7,843
Total.....			\$8,173,829
GAS MADE:			
Retort coal gas.....	M. cu. ft.	4,357,400	
Coke oven gas.....	" "	11,447,542	
Straight water gas.....	" "		
Carburetted water gas.....	" "	2,918,643	
Mixed coal and water gas.....	" "	73,446	
Oil gas.....	" "	11,080	
Acetylene gas for town lighting.....	" "	859	
Total.....		18,808,970	
GAS CONSUMED:			
Sold.....	" "	8,401,715	\$7,496,604
Used in producing plants.....	" "	5,442,466	1,495,658
Used in associated metallurgical works.....	" "	4,383,436	749,501
Otherwise accounted for.....	" "	131,311	44,640
Not accounted for.....	" "	530,133	527,797
Total.....		18,889,061	\$10,314,200
COKE AND BY-PRODUCTS MADE:			
Coke, including breeze.....	tons	1,153,509	\$8,429,660
Tar.....	Imp. gals.	14,075,641	766,621
Ammonia liquor.....	lb. NH ₃	1,518,805	15,188
Ammonium sulphate.....	lb.	25,315,284	236,030
Benzol.....	Imp. gals.	2,645,649	552,595
All other products.....			243
Total.....			\$10,000,337
COKE SOLD AND USED, AND STOCKS:		Coke	Breeze
Used by reporting companies.....	tons	225,942	35,481
Sold for domestic use.....		778,864	54,995
Other uses.....		101,849	
On hand, December 31, 1932.....		129,129	15,081

Coke statistics for the past five years, as collected by the Dominion Bureau of Statistics, are shown in the following table:—

COKE STATISTICS, 1929-1933

Coke	1929	1930	1931	1932	1933
Production.....short tons	1,624,884	1,489,415	1,113,509	1,087,122	1,183,206
Imports.....“ “	1,123,761	993,753	694,982	605,307	615,818
	2,748,645	2,483,168	1,808,491	1,692,429	1,799,024
Deduct exports.....“ “	2,010	317	106	.....	.....
Apparent consumption....“ “	2,746,635	2,482,851	1,808,385	1,692,429	1,799,024

NON-METALLIC MINERALS

Talc, salt, feldspar, fluorspar, graphite, quartz, diatomite, mica, and petroleum of the non-metallic group showed improvement as compared with the year 1932. Export trade for such staples as mica, feldspar, and quartz has been retarded, owing principally to the depression in United States industries and the high tariffs in force. A new feature of this group was the production of nepheline syenite for the first time in Ontario, a small experimental shipment having been made from Methuen township. The total value in 1933 for the non-metallic group was \$7,094,636 as against \$7,361,897 during the previous year, or a decline of 4.6 per cent. The detailed quantities and values may be observed in the main table on page 3.

Arsenic

Arsenic in the native state is a metallic mineral, but since it is produced in Ontario in the oxide form, called in the trade “white arsenic,” it has been customary to include it with non-metallics. The whole production is recovered in the smelting of the silver-cobalt arsenides of Northern Ontario by the Deloro Smelting and Refining Company. The production in 1933 was 1,468,022 pounds valued at \$56,534, as against 2,424,342 pounds worth \$98,914 in the previous year.

Barite

This mineral, which has not appeared in the production table since the year 1923, was represented in 1933 by 20 tons worth \$60, which came from Tionaga. Several deposits are known to exist; and one in the Porcupine gold area, owned by Canada Nighthawk Mines, Limited, is equipped with milling facilities. The main difficulty, however, for domestic producers is the limited home market and the high duty to be met on entry into the United States. During the last half of 1932 a force of 15 men was employed in remodelling the milling equipment of the above-mentioned company and preparing to produce a marketable product. However, no production was reported in 1933.

Diatomite

Diatomite is a hydrous type of silica in the form of countless microscopic siliceous remains of aquatic plants called algae, and may be of either fresh-water or marine origin. In addition to its use as an insulator, diatomite is employed as a filtering material, as a filler, as a fine abrasive polish, and for many other uses. Ontario deposits are all of fresh-water origin. Only two firms produced diatomite in Ontario during 1933, namely: F. P. Macklem, successor to Dominion Diatomite, Limited, at Novar; and Diatomite Products Limited, at Martin's Siding. The production of 20 tons was marketed in several grades and had a selling value of \$1,298. Other firms, namely Spence Lake Diatomite, Limited, and Muskoka Diatomite, Limited, with a deposit near Gravenhurst, were idle during the period. Further reference to diatomite will be found under the heading "Sand-Lime Brick."

Feldspar

This industry, which reaches its highest production when the foreign market is open, had a poor year in 1932 and also in 1933, owing to the extraordinary business slump in the United States with the consequent lessened demand. The only domestic grinding plant in the Province, that of Frontenac Floor and Wall Tile Company at Kingston, continued to supply the major portion of the home demand. The grade of spar mined in Ontario compares favourably with that of any other country, being particularly rich in potash and alumina so desirable in glazing pottery and enamel-ware, and in the porcelain insulator trade. During the period the total shipments were 4,387 tons worth \$45,350, as against 3,657 tons valued at \$42,920 in 1932. The main producer was T. H. Craig of Perth.

Fluorspar

The output of fluorspar from Ontario deposits has been practically negligible during the past decade. A few tons, however, have been recovered from the old ore dumps on lot 3, concession I, Madoc township. During 1930 and 1931 the production was 80 tons worth \$1,240 and 40 tons valued at \$620, respectively. In 1932 output was 32 tons worth \$464, and 73 tons worth \$1,064 in 1933.

Graphite

In 1933 the only producer of this mineral in Ontario was the Black Donald Graphite Company, Limited, of Calabogie from its property on lots 16, 17, and 18, concession III of Brougham township, Renfrew county. During the year 1933 sales totalled 362 tons valued at \$16,145, as against 346 tons worth \$18,483 in 1932.

Gypsum

The Ontario production of this mineral again showed a decline owing to the greatly restricted demand in the building trades. Gypsum, Lime and Alabastine Canada, Limited, at Caledonia and Lythmore, and the Canadian Gypsum Company at Hagersville, which commenced operating in October, 1932, together produced 24,460 tons in 1933 as against 35,655 tons in 1932. The Lythmore plant of Gypsum, Lime and Alabastine Canada, Limited, closed down in November, 1932, and will not be reopened.

As will be noted in the table which follows, sales in 1933 were much below those of the past four years:—

GYPSUM SALES, 1929-1933

Grade	1929	1930	1931	1932	1933
Crushed.....tons	23,533	25,130	10,263	5,656	2,753
Fine ground.....“	497	1,190	451	364	795
Calcined sold.....“	5,269	3,515	1,606	217	165
Calcined used in products.....“	71,048	65,111	41,038	29,418	20,747
Total sold or used.....tons	100,347	94,946	53,358	35,655	24,460
Total value.....\$	832,689	776,069	374,469	186,176	112,319
Number of workers.....	257	*92	155	*98	*79
Wages paid.....\$	311,609	92,918	87,263	85,036	46,782

*Exclusive of wage earners employed in the manufacturing division of the Caledonia plant.

Iron Pyrites and Sulphuric Acid

The sulphur content of the acid manufactured at Copper Cliff by Canadian Industries Limited from sulphur fumes derived from nickel-copper smelting was 8,196 tons worth \$81,960, as against 3,332 tons valued at \$33,320 in 1932. No pyrite ore was shipped.

Mica

The mica industry, which is principally in the hands of small producers, is almost entirely dependent on the electrical manufacturing business. The decline in consumption was particularly marked in 1932 and there were fewer producers than during the past two decades. By grades the shipments in 1931, 1932, and 1933 were as follows:—

Grade	1931		1932		1933	
	Quantity	Value	Quantity	Value	Quantity	Value
	lb.	\$	lb.	\$	lb.	\$
Ground.....					19,000	239
Thumb-trimmed.....	5,593	1,876	232	224	44,219	3,287
Splittings and knife-trimmed.....	30,015	10,505			11	19
Scrap.....	2,062,300	10,902	536,980	2,528	1,268,200	5,820
Total.....	2,097,908	23,283	537,212	2,752	1,331,430	9,371

The prices for the various sizes and grades as reported by the producers covered the following in 1932. The 1933 quotations did not vary greatly.

Size	Cents, per lb.	Size	Cents, per lb.
Scrap.....	.0045 to .0057	2 by 3 inches.....	30
*Splittings.....	.35	2 by 4 “.....	53
*1 by 1 inch.....	5 to 10	3 by 5 “.....	100
*1 by 2 inches.....	10 to 14	4 by 6 “.....	175
*1 by 3 “.....	30	*5 by 8 “.....	250 to 300

*None produced in 1933—prices shown are 1931 quotations.

Mineral Waters

The output in Ontario from five or six mineral springs during the past decade has ranged from 61,000 to 309,000 Imperial gallons. During 1931 six wells, all in eastern Ontario, produced 197,540 Imperial gallons worth \$8,578 at the shipping point, and in 1932 four wells produced 61,208 gallons. In 1933, the production was 29,794 gallons valued at \$2,347 from three wells. The record for the past ten years follows:—

Sales	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933
Imp. gals..	201,670	183,012	208,400	293,200	253,630	309,700	214,200	197,540	61,208	29,794
Value\$	13,133	25,452	27,277	12,811	27,890	13,651	20,754	8,578	2,473	2,347

In addition to the above there are springs near Wilberforce in Haliburton county close to the uraninite deposits, which are radio-active and which possibly may have therapeutic value. Another mineral water is calcium chloride, which has been found in saline waters near Concord in York county, Burlington in Halton county, and elsewhere. These waters have had some use for medicinal purposes. It has also been tried as a dust allayer on the highways, but the ratio of calcium chloride to water was found to be too low and it could not compete with the calcium chloride in crystal form as now used. Sanatoria at St. Catharines and Preston have long been using the mineral waters at those points both for baths and drinking purposes. This consumption has not been included with the figures of output.

Natural Gas and Petroleum

The Natural Gas Commissioner of Ontario, R. B. Harkness, has supplied the following notes:—

Natural Gas.—The production of natural gas in the year 1933 was 7,166,659 M. cu. ft. the smallest in 25 years, and the value \$4,523,084. This decline is due in part to the mild winter and spring of 1933, but the major cause is the decreased use of natural gas for heating purposes, the cheaper classes of coal superseding it. The decrease in production was shared by all fields excepting those of Haldimand county and Dawn township in Lambton county. Most of the drilling in the past year was done by independent producers. The distributing companies were inactive so far as exploration was concerned.

Petroleum.—The year 1933 has shown an increase in petroleum production for the third consecutive year, as noted in the table. This new production came mainly from Dawn township in Lambton county where the three wells drilled by the Union Gas Company, noted in last year's report, are situated. These wells are from 1,700 to 1,800 feet deep, whereas most of the oil produced in Ontario comes from an oil horizon at from 400 to 500 feet below the surface.

CRUDE PETROLEUM PRODUCTION,* 1929-1932

Field	1929	1930	1931	1932	1933
	Barrels	Barrels	Barrels	Barrels	Barrels
Petrolia and Enniskillen township...	56,284	55,130	57,515	58,871	57,298
Oil Springs.....	30,789	29,160	30,792	31,438	31,343
Moore township.....	1,230	1,576	3,739	3,272	2,192
Sarnia township.....	749	1,149	1,466	1,227	2,181
Plympton township.....	315	296	296	274	211
Bothwell.....	23,236	21,176	18,084	19,460	22,935
Dover township.....	715	457	891	453	763
Dawn township.....				5,061	8,589
Onondaga township.....	243	231	34	543	946
Mosa township.....	6,850	7,166	8,517	8,429	8,168
Thamesville.....	427	447	462	534	847
Dunwich township (Dutton and Iona)	148	365	628	781	346
Tilbury East township.....	139	149			
Raleigh township.....					239
Total quantity.....	121,125	117,302	122,364	130,343	136,058
Value.....	\$293,724	\$235,746	\$219,993	\$247,468	\$253,486
Average price per barrel	\$2.42	\$2.00	\$1.80	\$1.89	\$1.87

*Information furnished by the Imperial Oil Refiners, Limited, of Sarnia, and others.

Quartz, Quartzite, and Silica Brick

The production of quartz and quartzite in 1933 was below that of previous years. Silica brick showed an advance in 1933 over the preceding year. Production figures for the past five years follow:—

QUARTZ, QUARTZITE, AND SILICA BRICK, 1929-1933

Schedule	1929	1930	1931	1932	1933
Rock sold or used.....tons	187,973	167,487	97,888	66,135	51,601
Value.....\$	316,050	274,674	148,642	93,574	84,564
Silica brick sold or used.....M	1,566	378	279	93	183
Value.....\$	80,374	19,120	13,702	4,303	7,351
Total, value.....\$	396,424	293,794	162,344	97,877	91,915

Salt

During 1933 six companies produced salt, or brine which is used in the manufacture of chemicals by Canadian Industries, Limited, and Brunner Mond Canada, Limited. The Warwick Pure Salt Company was a newcomer on the list, and Kincardine Salt Limited, owned by Canadian Industries, Limited, reported no production. This industry, which is located in the southwestern part of the Province, is well organized, and the fluctuations shown in the figures of output reflect fairly closely the general progress of industry in the Province. Production figures covering a 5-year period follow:—

SALT SOLD OR USED, 1929-1933

Schedule	1929	1930	1931	1932	1933
Table and dairy.....tons	54,138	49,467	115,180	59,620	61,231
Fine....."	49,869	52,604		59,036	63,786
Coarse....."	22,632	21,085		15,673	14,086
Land....."	1,949	245		557	283
Other grades (pressed blocks)*.."	5,560	7,655	.....	.....	.....
Total salt.....tons	134,118	131,056	133,371	134,896	139,386
Brine (salt equivalent)....."	168,327	114,737	97,928	96,242	104,721
Total sold or used.....tons	302,445	245,793	231,299	231,138	244,107
Value.....\$	1,420,424	1,568,250	1,760,388	1,789,752	1,755,087
Wage-earners†.....No.	263	263	233	215	242
Wages.....\$	303,618	288,237	259,646	253,579	261,214

*Pressed blocks included with Table and dairy grade in 1931, 1932, and 1933.
†Workers at the Sandwich salt and chemical works are included.

Talc

A fairly stable market has been developed for this mineral, both in the ground and prepared condition. The domestic consumption is steady, and exports are made to the United States and Europe. The production record as reported by two companies at Madoc in Hastings county for the last five years follows:—

TALC STATISTICS, 1929-1933

Sales	1929	1930	1931	1932	1933
Quantity marketed tons	15,462	11,664	11,806	12,064	15,114
Value \$	180,492	133,213	122,044	111,585	142,134
Wage-earners, mine and mill	42	36	36	38	43
Wages \$	40,055	32,718	29,419	30,587	31,813

Increased talc sales in 1933 were due partly to the gradual betterment in some lines of business using talc products, such as textiles, cosmetics, etc., and probably to the introduction of the N.R.A. in the United States, where the major portion of the Ontario talc is marketed. Some of the buying, however, may have arisen from the fear of possible higher prices, which would account for the falling off in the demand during the last two months of the year.

STRUCTURAL MATERIALS

Building Permits.—In 61 Canadian cities building permits in 1933 were valued at \$21,776,496. Of this total 30 Ontario cities accounted for \$9,116,743, as noted in the following table abstracted from *Annual Review of Building Permits in Canada in 1933*, issued by the Dominion Bureau of Statistics, Department of Trade and Commerce, Ottawa:—

BUILDING PERMITS IN ONTARIO, 1920-1933

Year	30 Ontario cities, value	Wholesale Prices Index (a)	Toronto metropolitan area, value (b)	Wages Index (c)
	\$		\$	
1920	58,636,365	144.0 (d)	30,049,413	180.9
1921	59,315,845	122.8	31,979,346	170.5
1922	81,396,259	108.7	36,405,625	162.5
1923	74,673,080	111.9	39,530,877	166.4
1924	57,330,141	106.6	29,636,428	169.1
1925	59,888,867	102.9	32,408,636	170.4
1926	65,373,757	100.0	31,588,124	172.1
1927	79,883,344	96.1	37,316,511	179.3
1928	104,777,566	97.4	59,817,568	185.6
1929	95,055,827	99.0	57,522,927	197.5
1930	69,042,946	90.8	38,371,587	203.2
1931	44,371,578	81.9	27,950,136	195.7
1932	16,887,761	77.2	9,461,050	178.2
1933	9,116,743	78.3	5,114,351	158.0

(a) Applies to average index numbers for Canadian wholesale prices of building materials on the basis of 1926 = 100, as compiled by the Dominion Bureau of Statistics. In 1913 the index was 67.0, dropping to a low of 60.5 in 1915.

(b) Includes York and East York municipalities.

(c) Average index numbers of wages in Canadian building trades as compiled by the Federal Department of Labour on the basis of 1913 = 100. (d) Peak year.

Construction Contracts.—The value of Canadian construction contracts awarded for 1933, reported by *McLean Building Review*, was \$97,289,000 as compared with \$132,872,000 in 1932. Ontario contracts in 1933 amounted to \$42,573,400, or 44.0 per cent. of the total. Prices of materials were considerably below the peak of 1920, and decided drops were recorded in 1930, 1931, and 1932, recovering slightly in 1933. Figures by class follow for a five-year period:—

VALUE OF ONTARIO CONSTRUCTION CONTRACTS, 1929-1933

Classification	1929	1930	1931	1932	1933
	\$	\$	\$	\$	\$
Residential.....	59,211,000	44,427,000	39,274,300	14,143,200	12,653,800
Business.....	82,949,000	52,636,400	28,819,400	16,925,600	9,716,100
Industrial.....	28,247,200	12,787,400	6,836,300	1,871,000	4,699,700
Engineering.....	45,365,900	65,608,800	50,522,300	16,352,000	15,503,800
Total.....	215,773,100	175,459,600	125,452,300	49,291,800	42,573,400

Cement

Portland cement production is probably one of the best yardsticks by which the building and construction industry may be measured. As might have been expected, an examination of the statistics of contracts awarded by classes, such as engineering, residential, or business, throughout the year indicated that much less cement was being marketed. During the period four plants were operated, three by the Canada Cement Company, Limited, at Port Colborne, Lakefield, and Belleville, and one by the St. Marys Cement Company, Limited, at St. Marys. In commenting on the year's operations of the Canada Cement Company, President J. D. Johnson stated, in part:—

The volume of building, according to published reports, fell to a lower level in Canada in 1933 than in any year since 1915, but due also to the lack of purchasing power of the farmer and small user, the demand for cement was less than in any year since 1906. However, the extreme low point of the decline in cement consumption would appear to have been reached in February. After that month the decline, while still very severe, was of less intensity each month until October when, for the first time in practically three years, there was a cessation of the downward trend.

Production during the past decade is given in the following table:—

PORTLAND CEMENT STATISTICS, 1924-1933

Year	No. of Operating Plants	Sales		
		Barrels (350 lb.)	Total Value	Average Price per bbl.
			\$	\$
1924.....	4	3,564,499	5,668,671	1.59
1925.....	4	3,462,358	5,253,911	1.52
1926.....	3	3,398,860	4,792,857	1.41
1927.....	4	3,751,786	5,144,326	1.34
1928.....	4	3,911,795	5,520,897	1.41
1929.....	4	4,624,712	6,608,246	1.43
1930.....	4	3,942,690	5,779,404	1.47
1931.....	4	3,470,056	5,006,826	1.44
1932.....	4	1,599,342	2,288,975	1.44
1933.....	3	1,095,845	1,587,812	1.45

Cement Products.—In recent years the industry of cement products manufacture in Ontario has assumed considerable importance. Since 1924 no data have been included in the tables of mineral production, as the raw materials entering into the manufacture of these products have all been accounted for. Cement products being so closely allied to the building

industry, statistics are included so that complete information covering all structural materials is available under one cover. Monolithic construction is not included. The following tables give the record of materials used and products made during the past two years, also general statistics for a five-year period:—

CEMENT PRODUCTS MANUFACTURE IN ONTARIO,* 1932-1933

	1932		1933	
	Quantity	Cost at works	Quantity	Cost at works
MATERIALS USED				
Portland cement.....bbls.	54,477	\$123,965	37,900	\$90,461
Quicklime.....bush.	168	97	81	43
Sand.....cu. yds.	14,079	16,335	13,017	14,207
Gravel....."	11,069	13,173	7,481	8,068
Crushed stone....."	2,523	5,369	2,624	4,798
Cinders....."	7,047	8,291	.....	9,277
Boxes, crates, lumber, etc.....	.....	17,465	.....	6,345
Reinforcing.....	.....	5,591	.....	5,707
Haydite.....cu. yds.	5,668	19,840	4 780	16,730
Dolomite.....tons	268	2,312	.....	.....
Brass.....	.....	22,077	.....	16,717
Other materials.....	.....	43,525	.....	39,857
Total.....	.....	\$278,040	.....	\$212,210
	Quantity	Selling value	Quantity	Selling value
PRODUCTS MADE				
Artificial stone.....	.....	\$58,245	.....	\$37,417
Cinder blocks.....M	494	73,069	237	39,377
Cement bricks....."	1,243	39,664	166	4,140
Cement hollow building blocks.....	.....	138,177	.....	122,689
Cement laundry tubs.....No.	4,221	30,982	2,697	19,576
Cement posts, poles, etc.....	.....	790	.....	694
Cement sewer,culvert, and drain pipe.....	.....	186,262	.....	133 300
Cement stucco.....	.....	8,039	.....	5,424
Burial vaults.....	440	16,646	.....	9,444
Crushed stone.....	.....	.....	.....	3,162
Garden furniture.....	.....	3,311	.....	.....
Haydite blocks.....tons	3,054	25,961	835	7,103
Haydite roof slabs....."	349	9,893	2,352	66,414
Other products.....	.....	146,307	.....	98,680
Custom work and repairs.....	.....	.....	.....	2,765
Total.....	.....	\$737,326	.....	\$550,185

*Supplied by Dominion Bureau of Statistics, Ottawa.

PRINCIPAL STATISTICS OF CEMENT PRODUCTS INDUSTRY,* 1929-1932

	1929	1930	1931	1932	1933
Plants.....No.	106	88	92	69	48
Wage-earners (average)....."	767	533	562	352	245
Salaries and wages.....\$	897,481	658,381	599,640	308,898	199,056
Cost of fuel and electricity.....\$	49,974	44,697	43,429	27,692	19,008
Capital invested.....\$	3,031,747	3,148,950	2,955,610	2,286,460	1,642,244
Value products at works.....\$	2,664,372	1,921,018	1,782,400	737,326	550,185

*Supplied by Dominion Bureau of Statistics, Ottawa.

Lime

Lime is used quite extensively for chemical purposes in addition to being an ingredient of mortar and sand-lime brick. During the period 20 companies and individuals operating 24 plants reported sales which totalled 146,193 tons valued at \$1,227,196 as against 166,703 tons worth \$1,273,230 in 1932. Sales during the past five years follow:—

LIME STATISTICS, 1929-1933

Year	Lime marketed or used						Fuel costs	Wage-earners	Wages
	Hydrated			Quicklime					
	Tons	Value		Tons	Value				
		Total	Per ton		Total	Per ton			
		\$	\$		\$	\$	\$		\$
1929..	55,916	740,127	13.24	314,246	2,624,285	8.35	513,741	577	398,266
1930..	42,726	504,178	11.80	209,340	1,673,409	7.99	343,237	330	352,768
1931..	31,284	379,996	11.08	113,267	841,194	7.43	177,310	287	216,337
1932..	23,518	255,223	10.85	143,185	1,018,007	7.11	204,546	203	154,361
1933..	19,733	220,291	11.16	126,460	1,006,905	7.96	188,317	210	111,637

Distribution of the quicklime and hydrated lime sold in 1933, as reported by the producing companies, was as follows:—

Industrial consumption	Quicklime		Hydrated lime	
	Tons	Value	Tons	Value
Building trades: finishing and masons.....	7,854	\$ 60,421	17,268	\$ 196,899
Sand-lime brick.....	2,343	15,994	387	3,675
Agriculture.....	32,561	243,677	572	5,877
Chemical and metallurgical				
Industries: Smelters.....	1,261	7,029	50	625
Iron and steel.....	10,197	71,377	5	52
Gold milling.....	20,342	144,683	25	200
Pulp and paper.....	2,095	13,378	101	1,060
Glass.....	5,672	56,233		
Sugar.....	7,022	57,215		
Tanneries.....	2,056	14,393	178	1,857
*Other chemicals.....	35,057	322,505	4,147	10,046
Total.....	126,460	1,006,905	19,733	220,291

*Uses for lime under this heading include the manufacture of alkali, acetate of lime, and calcium carbide, the last-mentioned being used largely for making cyanamide.

Sand-Lime Brick

As in the year 1932, production and sale of sand-lime brick was again small, owing to the slackened building programme. Four companies in Toronto sold this product: the Harbour Brick Company, Toronto Brick Company, Hinde Brothers, and York Sandstone Brick Company. Experiments with diatomite were carried on during the year by the Harbour Brick Company, and a small quantity of insulation brick was marketed. The diatomite came from Ontario, British Columbia, Nova Scotia, and also from abroad. Sales of sand-lime brick totalled 6,922 M. valued at \$69,785, as against 6,823 M. worth \$78,398 in 1932.

The following table shows statistics for the past five years, also the comparative average values of common clay brick:—

SAND-LIME BRICK STATISTICS, 1929-1933

Year	No. of operating plants	No. of wage-earners	Wages	Sales				Average value per M. of common clay brick
				M.	Total selling value	Average value per M.	Value with lime cost deducted	
			\$		\$	\$	\$	\$
1929.....	6	190	228,576	55,730	641,159	11.50	340,299	13.84
1930.....	6	129	147,827	41,376	424,178	10.20	318,037	15.08
1931.....	5	93	72,762	27,378	253,228	9.25	197,470	13.00
1932.....	3	47	32,067	6,823	78,398	11.49	58,386	16.65
1933.....	4	38	32,889	6,922	69,783	10.09	30,968	13.82

Sand and Gravel

During the past three years the production of sand and gravel fell in proportion to the decrease in the building and construction industry, upon which it is so dependent. In round figures the yearly production in 1930 was 10.2 million tons; in 1931 it was 6.7 millions, 6.6 millions in 1932, and 6.7 million tons in 1933. The figures for the past two years are shown in the following table:—

OUTPUT OF SAND AND GRAVEL, 1932-1933

Source	1932		1933	
	Tons	Value	Tons	Value
		\$		\$
Private pit operators	1,737,063	615,452	2,429,042	1,145,316
Dredged from Great Lakes and rivers	423,340	212,670	243,653	155,352
Department of Northern Development	2,497,500	301,623	1,038,108	207,624
Department of Highways	270,000	40,000	408,700	204,350
Miscellaneous counties and townships	1,660,903	830,551	1,350,547	773,274
Total	6,590,808	2,000,298	6,670,030	2,467,916

Stone

The quantity decline in stone production was due to the lessened programme of highway construction and heavy concrete or foundation work, as well as railway ballasting for which large quantities of broken stone are used. Quarrying was curtailed by large operators and completely suspended by many of the small individual producers. Values for a five-year period, and production figures for 1933 follow:—

VALUE OF STONE PRODUCTION, 1929-1933

Year	Marble	Limestone	Sandstone	Trap	Granite	Total
		\$	\$	\$	\$	\$
1929.....		3,759,357	69,898	367,590	574,771	4,771,616
1930.....		3,722,196	32,664	184,191	691,919	4,630,970
1931.....		2,929,885	26,186	128,258	112,968	3,197,297
1932.....		1,459,224	9,433	52,659	133,698	1,653,016
1933.....	21,083	910,418	12,334	26,629	12,804	953,268

STONE STATISTICS BY VARIETIES AND USES, 1933

Uses	Limestone (a)		Granite		Trap		Sandstone		Marble		Total	
	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value
Building and ornamental.....	6,481	\$ 23,860	1,014	\$ 1,989	.....	\$ .....	7,416	\$ 10,193	253	\$ 10,981	15,164	\$ 47,023
Flagstone.....	30	9	70	35	.....	.....	353	1 410	.....	.....	453	1,454
Curbstone.....	.....	.....	80	500	.....	.....	.....	.....	.....	.....	80	500
Paving blocks.....	.....	.....	1,193	9,544	.....	.....	.....	.....	.....	.....	1,193	9,544
Roofing granules.....	.....	.....	92	736	.....	.....	.....	.....	.....	.....	92	736
Asphalt.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chemical—	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Cement plants.....	(b)	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Flux in iron and steel plants.....	66,248	48,170	.....	.....	.....	.....	.....	.....	.....	.....	66,248	48,170
Flux in smelters.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Glass factories.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Manufacture of lime.....	(a)	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pulp and paper mills.....	32,427	28,686	.....	.....	.....	.....	.....	.....	.....	.....	32,427	28,686
Sugar refineries.....	14,636	10,980	.....	.....	.....	.....	.....	.....	.....	.....	14,636	10,980
Other chemical uses.....	56,167	54,560	.....	.....	.....	.....	.....	.....	.....	.....	56,167	54,560
Asphalt filler.....	41	178	.....	.....	.....	.....	.....	.....	.....	.....	41	178
Agricultural purposes.....	13,385	9,323	.....	.....	.....	.....	.....	.....	.....	.....	14,593	14,506
Poultry grit.....	.....	.....	.....	.....	.....	.....	.....	.....	1,208	5,183	.....	.....
Stucco dash and terrazzo flooring.....	.....	.....	.....	.....	.....	.....	.....	.....	1,153	4,919	1,153	4,919
Rubble and riprap.....	2,047	677	.....	.....	.....	.....	1,120	731	.....	.....	3,167	1,408
(Concrete aggregate)	.....	.....	.....	.....	17,201	26,629	.....	.....	.....	.....	.....	.....
Crushed stone—Road metal.....	1,031,292	733,975	.....	.....	.....	.....	.....	.....	.....	.....	1,048,493	760,604
{ Railroad ballast.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	1,222,754	910,418	2,449	12,804	17,201	26,629	8,889	12,334	2,614	21,083	1,253,907	983,268
Producers.....	(c) 35	.....	5	.....	2	.....	9	.....	4	.....	55	.....
Wage-earners.....	391	.....	25	.....	41	.....	18	.....	11	.....	486	.....
Wages paid.....	185,898	\$	4,109	.....	9,745	.....	2,748	.....	3,235	.....	205,735	.....

(a) Stone used for making lime accounted for in statistics for lime.

(b) Value included with cement.

(c) Exclusive of municipalities.

Clay Products

The following table shows in detail the quantities and values of the several kinds of clay products made and sold in Ontario:—

HEAVY CLAY PRODUCTS MARKETED, 1933

Kind	Number or quantity	Value
Fire-clay blocks and shapes.....		\$ 90
Brick—Soft-mud process {face..... M	2,292,309	38,360
{common..... "	6,795,738	87,644
Stiff-mud (wire cut) process {face..... "	11,659,964	240,738
{common..... "	3,191,756	46,337
Dry-press {face..... "	3,302,305	72,194
{common..... "	1,834,510	29,357
Fancy or ornamental brick (including special shapes, embossed and enamelled brick)	" 6,309	387
Sewer.....	" 242,289	3,683
Tile, structural: Hollow blocks (including fireproofing and load-bearing tile)..... tons	8,196	60,438
Roofing tile..... No.	20,469	1,136
Floor tile (quarries)..... sq. feet	81,808	12,490
Tile, drain..... No.	8,745,559	179,015
Sewer pipe (including copings, flue linings, etc.).....		185,048
Pottery (flower pots) from domestic clay..... No.		52,650
Haydite.....		15,012
Total value.....		1,024,579

The value of clay products marketed for the last pre-war year (1913), for the year of maximum output (1922), and for the past five years is given below:—

VALUE OF CLAY PRODUCTS SOLD OR USED, 1913, 1922, AND 1929-1933

Year	Brick		Pottery	Drain tile	Sewer pipe	Haydite	Total
	Common	Pressed, fancy, building tile, etc.					
	\$	\$	\$	\$	\$	\$	\$
1913.....	3,283,894	1,162,860	52,875	292,767	600,297		5,392,693
1922.....	2,614,120	2,899,205	88,889	368,180	973,824		6,944,218
1929.....	1,281,004	3,524,358	96,394	629,322	1,167,463	131,621	6,830,162
1930.....	792,234	2,683,983	89,381	593,980	834,361	227,275	5,221,214
1931.....	662,777	1,707,297	73,860	244,368	696,694	167,533	3,552,799
1932.....	305,566	704,342	67,866	144,579	451,786	16,366	1,690,505
1933.....	167,021	425,743	*52,740	179,015	185,048	15,012	1,024,579

*Includes fire-clay blocks and shapes worth \$90.

Mining Company Incorporations

A summary of mining companies incorporated and licensed in Ontario for the last pre-war year and subsequently is given hereunder:—

ONTARIO MINING COMPANIES INCORPORATED AND LICENSED, 1913-1933

Year	Incorporated				Extra-provincial and mortmain companies licensed	
	No.	Nominal capital	"No par" companies		No.	Capital for use in Ontario
			No.	Shares		
		\$				\$
1913....	119	78,000,000	.....	.....	12	21,735,000
1914....	80	39,030,000	.....	.....	13	5,445,000
1915....	59	42,005,000	.....	.....	2	10,200,000
1916....	83	109,079,500	.....	.....	8	7,611,650
1917....	100	117,183,000	.....	.....	7	7,302,000
1918....	59	49,800,000	.....	.....	7	15,000,000
1919....	149	223,600,000	.....	.....	10	9,554,197
1920....	119	146,094,000	.....	.....	12	9,435,000
1921....	67	105,715,000	.....	.....	6	1,030,500
1922....	91	181,040,000	.....	.....	6	830,000
1923....	88	179,295,500	.....	.....	6	1,775,000
1924....	85	156,485,000	.....	.....	2	200,000
1925....	70	107,400,000	4	9,010,000	3	162,510
1926....	145	165,655,750	28	22,386,500	6	4,850,000
1927....	199	344,145,000	30	40,034,000	10	3,260,000
1928....	211	495,575,000	28	30,778,400	17	7,208,500
1929....	97	142,390,000	27	32,557,200	13	1,540,000
1930....	37	23,234,600	20	16,808,909	6	5,525,000
1931....	44	60,670,000	15	5,909,000	1	400,000
1932....	43	58,766,000	12	5,844,000	0	.....
1933....	95	158,365,000	21	23,165,000	8	1,290,000

Of the 95 companies incorporated in 1933, 74 had specified capital only, 19 were companies having shares without nominal or par value exclusively, while 2 companies had shares of both kinds.

MORTMAIN AND EXTRA-PROVINCIAL COMPANIES LICENSED IN 1933 BY ORDER-IN-COUNCIL

Name of company	Place of incorporation	Date of license (O.C.)	Capital for use in Ontario
Agaura Explorations, Ltd.....	Canada*	May 12	\$100,000
Amalgamated Gold Fields Corporation, Ltd.....	Canada*	June 20	550,000
American Venture Corporation, Inc.....	Delaware†	July 11	40,000
Chibougamau Prospectors, Ltd.....	Canada*	July 21	100,000
Copperfields Developments, Ltd.....	Canada*	Aug. 11	100,000
Kingdon Mining, Smelting & Mfg. Co., Ltd.....	Canada*	June 20	200,000
McDonald Prospecting & Mining Company, Ltd., The.....	Canada*	Sept. 6	100,000
Rochelle Gold Mines, Ltd.....	Canada*	Oct. 11	100,000
Total (8 companies).....			\$1,290,000

*Incorporation under The Companies Act, Revised Statutes of Canada, 1906, Part 1 of Chapter 79. Licenses are issued pursuant to the provisions of The Mortmain and Charitable Uses Act, Province of Ontario, "to acquire, hold and assure land in mortmain in Ontario." This applies also to Quebec province.

†Where a company is of foreign incorporation, or is incorporated in a province of Canada other than Quebec with which a reciprocity agreement exists, it is necessary for it to take out an Extra-Provincial license to do business in Ontario.

MINING COMPANIES INCORPORATED IN ONTARIO IN 1933 HAVING SHARES
WITHOUT NOMINAL OR PAR VALUE

Name of company	Head office	Date of incorporation	No. of shares
*Air-Lite Silica, Ltd.	Muskoka Falls..	Mar. 3	30,000
Angus Land & Mining Co., Ltd.	Windsor.....	April 3	110,000
*Aurcana Gold Mines, Ltd.	Toronto.....	June 14	3,730,000
Big Long Lac Gold Mining Co., Ltd.	Toronto.....	May 23	2,000,000
Bob Tough Gold Mines, Ltd.	Hamilton.....	Sept. 16	3,000,000
Columario Consolidated Gold Mines, Ltd.	Toronto.....	April 1	2,500,000
Dorval-Siscoe Gold Syndicate, Ltd.	Toronto.....	Feb. 10	7,500
Herbin Lake Gold Syndicate, Ltd.	Toronto.....	April 12	7,500
Jupiter Gold Syndicate, Ltd.	Toronto.....	Dec. 21	5,000
Lake Malartic Development Co., Ltd.	Toronto.....	July 6	200,000
Lake Sapawe Mines, Ltd.	Toronto.....	Sept. 20	2,000,000
Little Long Lac Gold Mines, Ltd.	Toronto.....	Jan. 26	2,000,000
Matachewan Consolidated Mines, Ltd.	Toronto.....	July 10	3,000,000
Milmac Mines, Ltd.	Sault Ste. Marie.	Dec. 29	600,000
Mitchell-Hearst Gold Syndicate, Ltd.	Toronto.....	April 21	15,000
Ontario Cryderman Gold Mines, Ltd., The	Sudbury.....	July 4	30,000
Oro Plata Mining Co., Ltd.	Toronto.....	June 14	40,000
Richmac Gold Mines, Ltd.	Toronto.....	June 1	500,000
S.G.R. Mines, Ltd.	Toronto.....	Oct. 4	3,000,000
Siville-Ferrier Syndicate, Ltd.	Toronto.....	Sept. 28	250,000
Sunorca Exploration Company, Ltd.	Toronto.....	July 27	140,000
Total (21 companies)			23,165,000

*Also see list with specified capital. Two companies having both specified capital and "no par" shares are included in both lists.

ONTARIO COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN 1933

Name of company	Head office	Date of incorporation	Capital
Adanac Gold Mines, Ltd.	Toronto.....	Aug. 18	\$3,000,000
*Air-Lite Silica, Ltd.	Muskoka Falls..	Mar. 3	200,000
Algray Mines, Ltd.	Toronto.....	Sept. 26	40,000
Angler Granites, Ltd.	Port Arthur....	Jan. 21	40,000
Arbade Gold Mines, Ltd.	Toronto.....	June 21	3,500,000
Ardeen Gold Mines, Ltd.	Ottawa.....	Dec. 27	3,000,000
*Aurcana Gold Mines, Ltd.	Toronto.....	June 14	270,000
Bidgood Kirkland Gold Mines, Ltd.	Hamilton.....	Mar. 18	2,000,000
Black Gold Mines, Ltd.	Fort Erie.....	June 6	3,500,000
Brett Lake Gold Exploration, Ltd.	Oakville.....	July 5	2,000,000
Bruin Grand Gold & Silver Syndicate, Ltd.	Toronto.....	Dec. 4	40,000
Burmas, Limited (Private)	Toronto.....	Dec. 4	30,000
Cariboo-Coronada Gold Mines, Ltd.	Toronto.....	Nov. 10	2,500,000
Centennial Gold Mines, Ltd.	Toronto.....	Nov. 8	2,000,000
Central Porcupine Mines, Ltd.	Toronto.....	Dec. 26	5,000,000
Cole Gold Mines, Ltd.	Pipestone Bay, Red Lake....	Nov. 16	3,000,000
Continental Colombia Gold Mines, Ltd.	Toronto.....	Nov. 8	3,000,000
Coupland Gold Mines, Ltd.	Toronto.....	Oct. 7	3,000,000
Cuniptau Mines Development Co., Ltd.	Toronto.....	July 17	60,000
Cuniptau Mines, Ltd.	Toronto.....	Dec. 8	3,000,000
Dominion Asbestos, Ltd. (Private)	Toronto.....	Dec. 6	40,000
Dorval-Siscoe Gold Mines, Ltd.	Toronto.....	May 16	3,000,000
Excello Mines, Ltd.	Mimico.....	Dec. 11	3,000,000
Federal Metals, Ltd.	Toronto.....	Sept. 12	40,000
Four Nations Consolidated Gold Mines, Ltd.	Toronto.....	Dec. 21	5,000,000
Garry Gold Mines, Ltd.	Toronto.....	July 20	4,000,000
Gillies Lake-Porcupine Gold Mines, Ltd.	Timmins.....	Jan. 28	2,000,000
Glenora Gold Mines, Ltd.	Toronto.....	June 6	3,500,000

**"No par" shares issued in addition. See list of "No par" companies.

ONTARIO COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN 1933—
Continued

Name of company	Head office	Date of incorporation	Capital
Gold Bar Mines, Ltd.	Toronto	Feb. 4	\$5,000,000
Goldbanks-Kirkland Mines, Ltd.	Kirkland Lake	Jan. 28	3,000,000
Golden Quebec Mines, Ltd.	Toronto	Dec. 7	4,000,000
Gomak Mines, Ltd.	Toronto	Dec. 1	1,000,000
Goodfish Mining Company, Ltd.	Kirkland Lake	Oct. 17	3,500,000
Great Bear Minerals, Ltd.	Toronto	June 20	3,000,000
Greater Canada Gold Corporation, Ltd.	Toronto	Feb. 25	250,000
Greenlaw Gold Mines, Ltd.	Toronto	Sept. 7	3,000,000
Gunnar Gold Mines, Ltd.	Toronto	Oct. 27	3,000,000
Henning Maloney Gold Mines, Ltd.	Toronto	Nov. 2	3,000,000
Jobert Keefer Gold Mines, Ltd.	Timmins	Sept. 9	4,000,000
Laguna Gold Mines, Ltd.	Toronto	Feb. 24	3,000,000
Lindberg, Robertson & Co., Ltd.	Toronto	July 14	40,000
McKenzie Red Lake Gold Mines, Ltd.	Toronto	Feb. 1	3,000,000
MacLeod-Cockshutt Gold Mines, Ltd.	Toronto	Sept. 22	3,000,000
Makwa Champagne Gold Mines, Ltd.	Toronto	Oct. 25	3,000,000
Marbuan Gold Mines, Ltd.	Toronto	Aug. 25	1,000,000
Margaret Mines, Ltd.	Toronto	June 7	600,000
Mecca Gold Mines, Ltd.	Toronto	Feb. 13	2,000,000
Metonic Mines, Ltd.	Toronto	May 5	2,000,000
Midcour Prospectors, Ltd.	Toronto	Aug. 8	100,000
Monarch Great Bear Syndicate, Ltd.	Toronto	Sept. 6	150,000
Montague Gold Mines, Ltd.	Toronto	Sept. 26	1,000,000
Montgomery-Ackerman Gold Mines, Ltd.	Peterborough	Oct. 20	3,000,000
National Mines, Ltd.	Toronto	Sept. 1	2,000,000
Norgold Mines, Ltd.	Toronto	June 19	3,000,000
Norquest Gold Mines, Ltd.	London	Nov. 29	400,000
North Shores Gold Mines, Ltd.	Toronto	Nov. 1	3,000,000
Northern Aerial Canada Golds, Ltd.	Toronto	Feb. 3	5,000,000
Northern Turnbull Gold Mines, Ltd.	Toronto	June 28	2,000,000
Powell Rouyn Gold Mines, Ltd.	Toronto	Dec. 28	1,500,000
Regal Kirkland Gold Mines, Ltd.	Toronto	Mar. 9	3,000,000
Renfrew Minerals, Ltd.	Toronto	Nov. 15	70,000
Rouyn-Swayze Gold Mines, Ltd.	Toronto	April 12	250,000
St. Paul Silveradium, Ltd.	Toronto	Aug. 3	4,000,000
Silver Valley Mines, Ltd.	Toronto	June 14	3,000,000
Soocona Mining Company, Ltd.	Sault Ste. Marie	Nov. 4	2,500,000
Stanley Gold Mines, Ltd.	Wawa	Nov. 24	300,000
Sulcoe Gold Mines, Ltd.	Toronto	May 2	3,000,000
Swayze Contact Gold Mines, Ltd.	Toronto	July 20	3,000,000
Swayze-Great Bear Mines, Ltd.	Toronto	May 4	2,000,000
Swayze-Huycke Gold Mines, Ltd.	Toronto	July 20	1,000,000
Swayze-Munro Syndicate, Ltd.	Toronto	July 4	45,000
Talisman Gold Mines, Ltd.	Kirkland Lake	July 15	1,000,000
Triple Lake Mines, Ltd.	Tisdale township	Jan. 13	50,000
Tyr-Mac Gold Mines, Ltd.	Hamilton	Aug. 26	350,000
Wa Wa Gold Fields, Ltd.	Toronto	April 1	1,500,000
Wendigo Gold Mines, Ltd.	Toronto	Oct. 7	2,000,000
Total (76 companies)			\$158,365,000

Mining Revenue and Expenditures

The revenue of the Department of Mines for the fiscal year ending October 31, 1933, was \$942,721.62 as compared with \$793,759.20 in the previous year. Expenditures were \$292,894.68. Details of revenue follow:—

ORDINARY:

Sand and Gravel—

Royalties	\$ 16,022 60	
Licenses	1,925 00	
		\$ 17,947 60

Casual fees	\$ 1,121 01	
Sale of record books—Unwrought Metal Sales Act	24 10	
Gas leases	4,100 00	
Dredging leases	69 70	
		5,374 81

Inspection—cable testing fees		3,762 05
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Assessment—

Acresage tax	\$ 30,691 70	
Profit tax	679,731 07	
Gas tax	33,577 54	
		744,000 31

Chemical and assay—fees		1,717 73
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Mine rentals—

Mining leases	\$ 5,920 26	
Licenses of occupation	3,424 35	

Miners' Licenses	42,553 28	
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Fees—

Recording	73,644 16	
Miscellaneous	3,425 14	
Maps—sales	1,699 95	
Rentals—building	31 25	
		130,752 39

Natural Gas Commissioner—permits		1,425 24
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Treatment and sale of gold and silver ores		152 95
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\$ 903,085 08

CAPITAL:

Mining recorders—mining land sales	37,636 54	
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Total revenue	\$ 942,721 62	
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The figures of monies derived from sales and leases, divided according to district, do not agree with corresponding items of the preceding revenue statement, which records collections of monies actually received during the fiscal year. Details are given in the following table:

MINING LANDS SOLD AND LEASED FOR FISCAL YEAR ENDING OCT. 31, 1933

District	Sales			Leases			Total sales and leases		
	No.	Acres	Amount	No.	Acres	Amount	No.	Acres	Amount
			\$			\$			\$
Thunder Bay	7	252 17	716 68	3	200 00	247 16	10	452 17	963 84
Nipissing	2	50 00	150 00	2	468 30	46 22	10	518 30	196 22
Sudbury	65	2,663 83	6,449 75	9	349 35	93 00	74	3,013 12	6,542 75
Timiskaming	71	2,681 25	6,993 69	91	3,465 25	237 72	162	6,147 10	7,231 41
Cochrane	24	877 47	2,399 25	1	40 00	4 00	25	917 47	2,403 25
Algoma	6	220 70	606 80				6	220 70	606 80
Rainy River	4	147 00	367 50				4	147 00	367 50
Kenora	16	625 54	1,718 11				16	625 54	1,718 11
Patricia	210	6,560 72	17,932 13				210	6,560 72	17,932 13
Total	405	14,138 68	37,333 91	112	4,523 50	1,222 76	517	12,662 12	38,562 67

SUMMARY OF BUSINESS TRANSACTED IN THE SEVERAL MINING DIVISIONS DURING 1933

Schedule item	Fort Frances	Sudbury	Porcu- pine	Larder Lake	Sault Ste. Marie	Port Arthur	Kowkash	Timiskam- ing and Coleman	Gow- ganda	Montreal River	Kenora	Red Lake	Total
1. Letters received.....	716	6,056	3,017	4,505	1,382	2,058	530	1,429	764	911	1,075	2,287	24,730
2. Letters written.....	723	5,035	2,683	4,475	867	1,863	523	1,143	739	1,075	989	2,119	22,234
3. Miner's Licenses issued....	76	682	274	608	227	285	36	234	.....	111	116	162	2,811
4. Miner's Licenses renewed..	55	759	320	580	157	359	51	351	59	193	63	208	3,155
5. Mining claims recorded*..	137	2,362	613	1,730	450	900	84	256	122	444	329	343	7,770
6. Mining claims cancelled...	156	1,547	200	1,034	83	424	115	44	212	609	86	303	4,813
7. Agreements, Transfers, etc., recorded.....	34	1,478	190	627	288	567	21	68	86	103	115	272	3,849
8. Receipts for Miners' Licenses, Permits, Re- cording Fees, etc.....	1,938.75	32,302.03	8,089.75	21,104.85	5,906.30	11,885.00	1,279.75	5,028.75	1,686.50	5,705.90	3,820.95	9,675.50	108,424.03
9. Receipts as Purchase Money or Rental.....	500	8,359.40	1,126.95	7,305.30	357.50	951.21	97.50	402.13	242.75	149.50	1,006.36	17,031.83	37,530.43
10. Total remitted to Depart- ment.....	2,438.75	40,661.43	9,216.70	28,410.15	6,263.80	12,836.21	1,377.25	5,430.88	1,929.25	5,855.40	4,827.31	26,707.33	145,954.46
11. Claims of which surveyors' plans were filed.....	.....	142	40	125	4	81	.....	7	8	18	14	112	551
12. Disputes entered.....	6	1	.....	8	4	.....	.....	.....	.....	.....	1	1	21
13. Disputed cases decided by Recorders.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
14. Appeals to Mining Court..	.....	.....	.....	3	.....	.....	.....	.....	.....	.....	.....	.....	3
15. Extensions of time granted	94	393	223	650	128	339	47	46	79	263	127	1,144	3,533
16. Certificates of Record granted.....	5	232	23	78	21	11	1	8	7	4	10	228	628
17. Certificates of Performance of Work granted.....	6	200	23	69	9	11	1	9	7	2	10	216	563
18. Claims for which papers were forwarded to the Department for issue of title.....	5	80	23	77	4	11	1	7	7	2	10	186	413
19. Forest Reserve Permits issued.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20. Substitute Miners' Licenses issued.....	1	14	5	5	.....	1	.....	3	.....	1	1	1	32
21. Abstracts issued.....	174	3,024	359	1,048	257	560	73	79	210	517	331	618	7,250
22. Blue prints sold.....	95	1,308	422	1,723	400	253	53	133	131	366	93	132	5,109

*There were 307 claims recorded at the Department of Mines, Toronto, making a total of 8,077 as compared with 8,207 in 1929; 3,886 in 1930; 5,779 in 1931; and 4,945 in 1932.

STATEMENT OF MONIES REMITTED BY MINING RECORDERS FOR THE FISCAL YEAR ENDING OCTOBER 31, 1933

Mining Division	Name of Recorder	Address	Purchase price	Maps	Miscellaneous fees	Miners' licenses	Recording fees	Total
			\$	\$	\$	\$	\$	\$
Fort Frances.....	Alexander, J. A.	Fort Frances.....	500.00	40.00	419.75	607.00	550.00	2,116.75
Montreal River.....	Coghill, J. M.	Elk Lake.....	102.50	57.75	131.75	1,484.00	3,374.15	5,150.15
Gowganda.....	Coghill, J. M.	Elk Lake.....	242.75	56.50	75.00	341.25	1,224.00	1,939.50
Porcupine.....	Dixon, R.	South Porcupine.....	1,053.95	77.50	120.00	2,770.00	3,668.00	7,689.45
Larder Lake.....	Ginn, H. G.	Swastika.....	8,161.07	380.75	418.25	5,589.00	12,608.00	27,157.07
Red Lake.....	Holland, H. E.	St. Louis Lookout.....	15,930.71	57.25	587.50	1,802.00	6,727.00	25,104.46
Sudbury.....	McArthur, T. A.	Sudbury.....	6,245.80	366.50	1,340.61	7,077.00	25,604.00	40,633.91
Timiskaming.....	McAulay, N. J.	Haileybury.....	227.08	26.50	26.75	2,785.00	1,728.00	4,793.33
Port Arthur.....	McGregor, C. F.	Port Arthur.....	1,156.54	66.25	150.25	3,151.00	8,364.00	12,888.04
Sault Ste. Marie.....	Miller, W. N.	Sault Ste. Marie.....	489.55	101.00	73.25	1,743.00	3,061.05	5,467.85
Kowkash.....	O'Rourke, M. F.	Tashota.....	97.50	14.25	17.68	469.10	620.00	1,218.53
Kenora.....	Smith, J. D. C.	Kenora.....	945.36	47.75	124.35	803.00	2,389.00	4,309.46
Total.....			35,152.81	1,292.00	3,485.14	28,621.35	69,917.21	138,468.50

MINING CLAIMS RECORDED IN THE SEVERAL MINING DIVISIONS, 1907 AND 1914-1933

Mining division	1907	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933
Timiskaming.....	7,860	215	222	156	269	184	244	329	159	328	971	735	634	438	875	499	346	202	78	63	256
Coleman *.....	291																				
Sudbury.....	456	237	233	464	262	168	673	267	319	701	436	559	546	1,367	3,351	6,424	2,164	807	1,597	1,986	2,362
Sault Ste. Marie.....	291	23	92	44	135	199	90	90	216	541	498	284	451	395	735	702	487	318	276	92	450
Port Arthur.....	317	353	641	172	180	66	171	108	120	296	222	300	494	1,278	982	1,269	691	338	609	475	900
Kenora.....		25	23	45	32	48	31	25	53	168	150	77	229	935	140	520	348	194	109	203	329
Parry Sound†.....	102	2		10	25	12	39	33													
Larder Lake.....	3,813	718	915	783	160	423	1,015	712	918	2,344	1,736	1,219	890	1,532	3,141	1,781	891	424	628	790	1,730
Montreal River.....	866	28	2	56	294	293	134	81	143	174	400	471	471	290	126	156	48	661	1,127	156	444
Gowganda.....		23	14	51	113	52	145	215	101	55	33	444	220	96	24	24	34	34	377	114	122
Porcupine.....		240	262	401	236	48	136	192	273	760	1,424	556	620	1,297	3,127	611	650	135	307	387	613
Kowkash.....				160	135	2	9	31	3	148	206	438	150	28	250	368	319	12	56	40	84
Red Lake.....														5,827	2,018	1,100	973	305	298	185	343
Fort Frances.....																	70	75	175	98	137
At Toronto.....		49	92	128	95	39	231	87	145	171	116	139	226	203	795	1,576	1,186	171	142	356	307
Total.....	13,996	1,913	2,519	2,470	1,936	1,534	2,918	2,160	2,459	5,686	6,092	5,222	4,751	13,496	15,564	15,046	8,207	3,886	5,779	4,945	8,077

*Joined with Timiskaming since 1911. †Office at Parry Sound was closed in 1921, and records are now kept at the Department of Mines, Toronto.

The following is a comparative statement of mining licenses and renewals issued, mining claims recorded in Ontario, and profit tax and total mining revenue during the past ten years, 1924-1933 inclusive:—

PROSPECTING ACTIVITY, PROFIT TAX, AND TOTAL REVENUE, 1924-1933

Year	Calendar Year				Fiscal Year Ending Oct. 31	
	New mining licenses issued	Mining licenses renewed	Total licenses and renewals	Mining claims recorded	Profit tax	Total mining revenue
1924.....	2,676	4,466	7,142	5,222	\$ 191,982.36	\$ 593,215.14
1925.....	2,391	4,439	6,830	4,751	287,186.88	613,411.96
1926.....	6,631	5,521	12,152	13,486	410,974.17	838,415.81
1927.....	6,923	7,221	14,144	15,564	340,890.08	839,793.43
1928.....	6,059	8,688	14,747	15,046	356,033.83	968,243.84
1929.....	3,271	8,049	11,320	8,207	397,004.41	882,026.05
1930.....	1,554	5,885	7,439	3,886	502,525.38	1,017,030.67
1931.....	2,174	4,808	6,982	5,779	480,300.69	799,240.06
1932.....	2,035	3,670	5,705	4,945	515,153.59	793,759.20
1933.....	3,365	3,911	7,276	8,077	679,731.07	942,721.62

Under *The Mining Tax Act*, a graduated tax is levied on the net profits of mining companies in excess of \$10,000 per annum. The basic rate is 3 per cent. on profits up to \$1,000,000. On profits over \$1,000,000 and up to \$5,000,000 the tax is 5 per cent., and on profits in excess of the latter amount the rate is 6 per cent. A portion of this money is returned to organized municipalities for municipal government purposes.

The following statement, prepared by the Accounts Branch of the Department, gives details of the profit tax collected under the supervision of G. R. Mickle, Mine Assessor, for the fiscal year ending October 31, 1933:—

DETAILS OF PROFIT TAX

GOLD:—

Dome Mines, Ltd.	\$ 54,539.87
Hollinger Consolidated Gold Mines, Ltd.	99,885.73
Howey Gold Mines, Ltd.	4,671.87
Kirkland Lake Gold Mining Co., Ltd.	805.87
Lake Shore Mines, Ltd.	305,382.05
McIntyre Porcupine Mines, Ltd.	56,555.92
Minto Gold Mines, Ltd.	772.52
Sylvanite Gold Mines, Ltd.	838.19
Teck-Hughes Gold Mines, Ltd.	104,089.58
Toburn Gold Mines, Ltd.	189.22
Wright-Hargreaves Mines, Ltd.	36,776.09
	<hr/> \$ 664,506.48

SILVER:—

Mining Corporation of Canada, Ltd. (Cobalt Lake, \$3,595.56; South Lorrain, \$1,258.89).	\$ 4,854.45
O'Brien, M. J., Ltd. (O'Brien mine, \$640.97; Miller Lake O'Brien mine, \$682.84).	1,323.82
	<hr/> \$ 6,178.26

NICKEL-COPPER:—

Falconbridge Nickel Mines, Ltd.	9,046.33
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Total..... \$679,731.07

Temiskaming Testing Laboratories

This plant, located at Cobalt and equipped for sampling and assaying, has been operated by the Ontario Department of Mines since July, 1921, under the management of A. A. Cole, Mining Engineer of the T. & N. O. Railway Commission, and George Dickson, Superintendent. The following is a comparative financial report for the years 1922 to 1933, inclusive:—

COMPARATIVE FINANCIAL STATEMENT OF THE TEMISKAMING TESTING LABORATORIES, 1922-1933

Year	Cash receipts	Earnings	Expenditures	Operating profit	Operating loss
	\$	\$	\$	\$	\$
1922.....	18,096.19	17,749.51	19,173.19	.....	1,424.68
1923.....	18,699.22	20,117.81	19,781.25	336.56	.....
1924.....	26,032.20	25,417.61	23,206.66	2,200.95	.....
1925.....	19,922.37	20,041.08	20,043.31	.....	2.23
1926.....	20,302.51	21,119.98	20,658.19	461.79	.....
1927.....	19,387.66	19,400.55	20,012.09	.....	611.54
1928.....	14,875.58	14,369.66	18,181.68	.....	3,812.02
1929.....	19,604.70	21,690.60	18,088.41	3,602.19	.....
1930.....	25,070.27	24,316.82	24,153.03	163.79	.....
1931.....	18,522.88	20,770.06	23,553.61	.....	2,783.55
1932.....	13,323.28	11,150.42	15,219.64	.....	4,069.22
1933.....	6,206.68	6,508.49	13,318.18	.....	6,809.69
Gross operating profit and loss.....				6,765.64	19,512.93

The following is a brief summary of operations for the year 1933:—

Assaying.—Gold, 2,392 samples; silver, 579; copper, 15; silver bullion, 119; cobalt, 48; nickel, 30; zinc, 2; silica, 5; arsenic, 11; iron, 6; sulphur, 8; barium, 2; alumina, 5; antimony, 6; lime, 5; one each of platinum, manganese, and moisture.

Silver Ore Milled and Sampled.—Weight, 156.70 tons; silver content, 306,738 ounces.

Cobalt Ore Milled and Sampled.—128.70 tons.

Nickel Ore Milled and Sampled.—5.70 tons.

Base Bullion Melted.—36 bars containing 30,354 ounces of silver (gross).

Purchased Gold Ore Milled and Sampled.—8 lots, for 3 of which \$115.85 was paid.

Gold Ore Sampled and Assayed.—5 lots or 14,604 pounds.

Copper Melted and Sampled.—One lot of 21 bars or 896 pounds.

Copper Melted and Sampled.—One lot of 21 bars or 896 pounds.

Coal Milled.—Two lots or 7.14 tons.

Gold Amalgam Retorted.—Produced 67.2 ounces bullion worth \$882.29 (net).

Amalgamation and Cyanide Tests.—One of each.

Provincial Assay Office

As an aid in the development of the mineral resources of Ontario an Assay Office was established at Belleville in July, 1898, by the Bureau (now Department) of Mines. For convenience the office was moved to 5 Queen's Park, Toronto, in November, 1911, and again in the spring of 1927 to the new East Block, Queen's Park. The Provincial Assayer, W. K. McNeill, reports as follows for 1933:—

The Assay Office has been in operation during the entire year and the usual variety of work carried on with the assistance of T. E. Rothwell and W. F. Green, Chemists and Assayers, and William Ley, Laboratory Assistant.

The schedule of charges, effective January 1, 1930, for the Provincial Assay Office and Chemical Laboratory, may be obtained on application. Minerals and rocks not requiring chemical analysis are identified free of charge. Tests for radio-activity are free.

Total free assays, under the provisions of *The Mining Act* of Ontario, numbered 1,316 in 1928, 649 in 1929, 427 in 1930, 953 in 1931, and 1,415 in 1932. Out of a total of 2,743 free assays in 1933 there were 2,443 for gold.

The following is a statement of the samples submitted by the general public for which the regulation fee was charged and those submitted by geologists and other officers of the Department of Mines:—

CUSTOMS ASSAYING AND GENERAL WORK, 1933

Assay and No. of samples		Assay and No. of samples	
Gold.....	1,801	Tellurium.....	1
Silver.....	125	Lime.....	6
Copper.....	35	Clays.....	9
Lead.....	16	Alumina.....	3
Zinc.....	1	Antimony.....	1
Nickel.....	5	Titanium.....	3
Iron.....	8	Chromium.....	1
Platinum.....	7	Magnesia.....	5
Palladium.....	1	Phosphorus.....	2
Manganese.....	5	Feldspar.....	2
Sulphur.....	3	Soda.....	1
Molybdenite.....	1	Potash.....	1
Cobalt.....	5	Talc.....	3
Arsenic.....	5	Insolubles.....	5
Uranium.....	7	Water.....	1
Identification—samples received by mail and reports issued. A large number were brought directly to the laboratory; of these no record was kept.....			318
Rocks—samples submitted by geologists of the Department for complete analysis.....			37
Total.....			2,423

DIRECTIONS AND TERMS

Samples will be dealt with in the order of their arrival. In every instance specimens and samples should be accompanied by statement specifying the precise locality from which they were taken.

Money in payment of fees, sent in by registered letter, post office order, postal note, or express order, and made payable to the Provincial Assayer, must invariably accompany sample to ensure prompt return of certificate, as no examination is commenced until the regulation fee is paid.

Crushed samples representing large quantities, or samples less than one pound weight, may be sent by mail as third-class matter. Write your name and address plainly on each parcel. Send instructions, with money in payment of fees in a separate letter. Samples may be sent by express, charges prepaid.

Sample bags addressed to this laboratory for sending ore pulp by mail may be obtained free on application; also canvas bags for shipping. Samples should be addressed as follows:—

PROVINCIAL ASSAY OFFICE,
East Block, Queen's Park,
TORONTO, ONT.

Draughting Office, North Bay

As mining claims are recorded in each mining division, sketches and recording notices are forwarded by the recorders to the Draughting Office, and the same practice applies when surveys are filed. Tracings are prepared from the data furnished and blue-prints supplied to the recorders and to the general public at a nominal charge. North Bay is a convenient centre and considerable time for northern Ontario residents is saved through the mails compared with former practice when blue-prints were prepared at Toronto. The office was established in February, 1920. It is now in charge of A. D. Williams.

During the calendar year 1933, there were 1,601 blue-prints distributed from the North Bay office. Total receipts from this source were \$426.00, and custom work amounted to \$12.80. In addition maps were supplied by this office to mining recorders, who sold 5,109 blue-prints during the calendar year 1933.

LIST OF MINES, METALLURGICAL WORKS, AND QUARRIES METALLICS

OPERATOR	MINE	MANAGER	ADDRESS
COPPER			
Amity Copper and Gold Mines, Ltd.	Amity	Paul E. Doal	307 C.P.R. Bldg., Toronto.
GOLD			
Alschbach Gold Mines, Ltd.	Alschbach	Clarence Alschbach	New Liskeard.
Analgamated Gold Fields Corp., Ltd.	Blue Quartz	C. D. Salkeld	Painkiller Lake, via Matheson.
Anglo-Huronian, Ltd.	Vipond	Robert E. Dye	Timmins.
Ashley Gold Mining Corp., Ltd. (operated by Mining Corp. of Canada, Ltd.)	Ashley	N. W. Bennett	Elk Lake.
Barry-Hollinger Mines, Ltd.	Barry-Hollinger	Colin A. Campbell	Boston Creek.
Bidgood Kirkland Gold Mines, Ltd.	Bidgood	Oscar Knutson	Kirkland Lake.
Black Gold Mines, Limited	Black	Hugh Jardine	Kirkland Lake.
Bousquet Gold Mines, Ltd.	Bousquet	Lionel Brooke	Sudbury.
Buffalo Ankerite Gold Mines, Ltd.	Buffalo Ankerite	Martin O. Knutson	South Porcupine.
Canadian Kirkland Mines, Ltd.	Canadian Kirkland	Hugh Jardine	Kirkland Lake.
Canadian Reserve Mines, Ltd.	Associated Goldfields and Crown Reserve	R. W. McKay	307 C.P.R. Bldg., Toronto.
Casey Summit Gold Mines, Ltd.	Casey Summit	H. F. Fancey	Summit Lake, via Sioux Lookout.
Central Patricia Gold Mines, Ltd.	Central Patricia	A. J. Anderson	Collins.
Cole, J. Y., Jr.	J. Y. Cole	J. Y. Cole, Jr.	Red Lake.
Contaurum Mines, Ltd. (subsidiary of Ventures) Consolidated Mining and Smelting Co. of Canada, Ltd.	Contaurum	John Redington	Schumacher.
De Santis Gold Mining Co., Ltd.	Cordova	L. W. Oughtred	Dominion Square Bldg., Montreal, Que.
Dikdik Exploration Co., Ltd.	De Santis	Peter De Santis	Timmins.
Dome Mines, Ltd.	Dikdik	K. W. Fritzsche	Kinghorn.
Foley Syndicate (under agreement with British Canadian Mines, Ltd.)	Dome	H. P. De Pencier	South Porcupine.
Four Nations Consolidated Gold Mines, Ltd.	Foley	Russell Cone	Mine Centre.
Gold Lands Syndicate of Algoma	Four Nations	E. D. Kindle	Kenogami Lake.
Golden Summit Mines, Ltd.	Edwards	Geo. W. Hall	Goudreau.
Halcrow Swayze Mines, Ltd.	Golden Summit	Wm. J. Simpson	Sesekinika.
	Halcrow Swayze	H. F. Strong	c/o General Airways, Chapleau.

GOLD—Continued

OPERATOR	MINE	MANAGER	ADDRESS
Hayden Gold Mines, Ltd.	Hayden	J. S. Pierce	421 Temple Bldg., Rochester, N.Y.
Hollinger Consolidated Gold Mines, Ltd.	Hollinger	John Knox	Timmins.
Horseshoe Mines, Ltd.	Regina	George Miller	Kenora.
Howey Gold Mines, Ltd.	Howey	Edward Futterer	Red Lake.
J-M Consolidated Mines Ltd.	Jackson Manion	D. M. Thomson	Jackson Manion, via Sioux Lookout.
Kenora Prospectors and Miners, Ltd.	Mikado	R. C. Brehaut	Kenora.
Kent Gold Mines, Ltd.	Kent	R. M. Williams	Brett Lake, via Sultana.
Kirkland Consolidated Gold Mines, Ltd.	Kirkland Consolidated	Ralph Hurd	Swastika.
Kirkland Gold Belt Mines, Ltd.	Kirkland Gold Belt	Howard Brassaw	King Kirkland.
Kirkland Lake Gold Mining Co., Ltd.	Kirkland Lake Gold	Wm. M. Sixt	Kirkland Lake.
La Roche Mines, Ltd.	La Roche		116 Federal Bldg., Toronto.
Lake Shore Mines, Ltd.	Lake Shore	E. W. Todd	Kirkland Lake.
Lakeland Gold Mines, Ltd.	Lakeland	Oscar Knutson	Bourkes.
Lebel Oro Mines, Ltd.	Long Lake		Room 1821, Bank of Commerce Bldg., Toronto.
Little Long Lac Gold Mines, Ltd.	Little Long Lac	A. A. Barton	Geraldton, via Long Lac.
Macassa Mines, Ltd.	Macassa	G. A. Howes	Kirkland Lake.
McIntyre-Porcupine Mines, Ltd.	McIntyre	R. J. Ennis	Schumacher.
McKenzie Red Lake Gold Mines, Ltd.	McKenzie Red Lake	W. F. Mackle	Red Lake.
McMillan Gold Mines, Ltd.	McMillan	George Dunn	West River.
Marbuan Gold Mines, Ltd.	March	Martin O. Knutson	South Porcupine.
Margaret Mines, Ltd.	Margaret	W. S. Livingston	Red Lake.
Matatchewan Consolidated Mines, Ltd.	Matatchewan Consolidated	Thos. L. Wells	Matatchewan, via Elk Lake.
Metals Development Co. Ltd.	Metals Development	M. F. Blue	Narrow Lake P.O., via Sioux Lookout.
Metropolitan Gold Mines, Ltd.	Metropolitan	H. M. Richardson	Savant Lake.
Minto Gold Mines, Ltd. (under option)	Minto	John Knox, Jr.	Wawa, via Hawk Junction.
Moss Gold Mines, Ltd.	Moss	J. D. Tolman	Tip Top Siding, via Port Arthur.
New York Porcupine Gold Mines, Ltd. (under lease)	New York Porcupine		South Porcupine.
North Shores Gold Mines, Ltd.	McKellar-Longworth	R. N. Palmer	Schreiber.
Northern Aerial Canada Golds, Ltd.	Pickle-Crow	Alex. Hattie	Hudson.
Northern Empire Mines, Ltd.	Beardmore	R. J. Hendricks	Empire.
Northern Metals, Ltd.	Katrine	W. Rowe	Cobalt.
Parkhill Gold Mines, Ltd.	Parkhill	R. E. Barrett	Wawa, via Hawk Junction.
Paymaster Consolidated Mines, Ltd.	Paymaster	G. R. McLaren	South Porcupine.
St. Anthony Gold Mines, Ltd.	St. Anthony	H. W. Darling	Savant Lake.
Saundary Syndicate	Headlight or Swede Boy	A. E. Saunders	Mine Centre.
Soocuna Mining Co., Ltd.	Holdsworth (Hawk Junction.)	B. C. Lamble	Sault Ste. Marie.
Stanley Gold Mines, Ltd.	Stanley	R. E. Parkes	Wawa.

Sylvanite Gold Mines, Ltd.	Sylvanite.....	C. E. Rodgers.....	Kirkland Lake.
Talisman Gold Mines, Ltd.	Gardner Guibord.....	John McPhee.....	Matheson, 707 Reford Bldg., Toronto.
Tashota Goldfields, Ltd.	Tashota.....	R. J. Henry.....	Kirkland Lake.
Teck-Hughes Gold Mines, Ltd.	Teck-Hughes.....	M. W. Hotchkiss.....	Kirkland Lake.
Toburn Gold Mines, Ltd.	Tough-Oakes Burnside.....	C. L. Spencer.....	437 St. James St. W., Montreal, Que.
Wa Wa Goldfields, Ltd.	Wa Wa Goldfields.....	Arthur Manley.....	Kenora.
Wendigo Gold Mines, Ltd.	Wendigo.....	M. W. Summerhayes.....	Sudbury.
White Rock Mining Co., Ltd.	White Rock.....		Kirkland Lake.
Wright-Hargreaves Mines, Ltd.	Wright-Hargreaves.....		
Young-Davidson Mines, Ltd. (under agree- ment with Hollinger Consolidated Gold Mines, Ltd.)	Young-Davidson.....	A. F. Brigham.....	Elk Lake.

MOLYBDENITE			
Varin and Bellew.....	Chisholm (Sheffield tp.).....	J. Alphonse Lenay.....	3678 Mentana St., Montreal.
Phoenix Molybdenite Corporation Ltd. (Idle 1933)	Phoenix (near Renfrew).....	F. L. Stinson.....	1003 Ossington Ave., Toronto.

NICKEL AND COPPER			
Cuniptau Mines, Ltd.	Cuniptau.....	H. A. Steven.....	Goward.
Falconbridge Nickel Mines, Ltd.	Falconbridge.....	Ernest Craig.....	Falconbridge.
International Nickel Co. of Canada, Ltd.	{ Creighton..... Frood.....	S. J. Kidder.....	Creighton.
		H. J. Mutz.....	Frood.

RADIUM			
Canada Radium Mines, Ltd.	Canada Radium (Cardiff tp.).....	Frank Austin.....	244 Bay St., Toronto.
International Radium and Resources, Ltd.	Richardson (Cardiff tp.).....	Idle in 1933.....	Wilberforce

SILVER AND COBALT			
Alert Cobalt Mines, Ltd.	Quaker City.....	R. Stewart.....	Cobalt.
Cain, C.E., and Taylor, W. D.	Beaver.....	C. E. Cain.....	Cobalt.
Cobalt Properties, Ltd.	Coniagas.....	A. Brocklebank.....	Cobalt.
Jennett, D. L., Ltd.	Aganico.....		Cobalt.
McKinley Mines Securities Co., Ltd.	McKinley.....		Cobalt.

SILVER AND COBALT—Continued

OPERATOR	MINE	MANAGER	ADDRESS
O'Brien, M. J., Ltd.	Cross Lake.	W. A. O'Flynn.	Cobalt.
Peterson Cobalt Mines, Ltd.	Miller Lake O'Brien.	H. G. Kennedy.	O'Brien.
Price, C. W. (under lease)	Peterson Cobalt.		Cobalt.
Sandoe, Richard, and Moyle, H. (under lease)	Foster.	C. W. Price.	Cobalt.
Stuckey, Chas. and Rowe, Alfred (under lease)	Temiskaming.	Richard Sandoe.	Cobalt.
Windsor Cobalt Mines, Ltd.	Mining Corporation.		Cobalt.
Yorkshire Cobalt Mining Co.	Windsor Cobalt.	Dr. A. D. McArthur.	594 Sherbourne St., Toronto.
	Yorkshire Cobalt.	W. E. Seed.	Cobalt.

METALLURGICAL WORKS

Algoma Steel Corporation, Ltd.	Iron blast furnace.	Ias. H. Bell.	Sault Ste. Marie, Ont.
Canadian Furnace Co., Ltd.	Iron blast furnace.	W. J. Higgins.	Port Colborne.
Canadian Industries, Ltd.	Acid and chemical plant.	G. G. Vincent.	Copper Cliff.
Deloro Smelting and Refining Co., Ltd.	Silver-cobalt refinery.	S. B. Wright.	Deloro.
Falconbridge Nickel Mines, Ltd.	Nickel-copper smelter.	J. K. Gill.	Falconbridge.
	Nickel-copper smelter.	Peter Macdonald.	Copper Cliff.
International Nickel Co. of Canada, Ltd.	Nickel-copper smelter.	Peter Macdonald.	Coniston.
	Nickel refinery.	H. W. Walter.	Port Colborne.
Ontario Refining Co., Ltd.	Electrolytic copper refinery.	F. Benard.	Copper Cliff.
Steel Company of Canada, Ltd.	Iron blast furnace.	R. A. Gillies.	Hamilton.

NON-METALLICS

ACTINOLITE

Building Services, Ltd. (idle in 1933)	Actinolite, Elzevir tp.	George Sellar.	1111 Beaver Hall Hill, Montreal, Que.
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ARSENIC

Deloro Smelting and Refining Co., Ltd.	Silver-cobalt refinery.	S. B. Wright.	Deloro.
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BARITE

Barytes Products, Ltd. (idle in 1933).....	Bellew, N. Burgess tp.....	H. C. Bellew.....	Box 282, Montreal, Que.
Canada Night Hawk Mines, Ltd.....	Canada Night Hawk.....	.....	305 Sterling Tower Bldg., Toronto.
Weaver (Minerals), Ltd.....	Tionaga, Penhorwood tp.....	.....	34 King St. E., Toronto.
Glendinning, H. G. (idle).....	Yarrow tp.....	.....	387 Bloor St. E., Toronto.

DIATOMITE

Dominion Diatomite, Ltd., now F. P. Macklem.....	Lot 3, con. I, Perry tp., Parry Sound.....	F. P. Macklem.....	642 King St. W., Toronto.
Diatomite Products, Ltd. (idle 1933).....	Martin's Siding, Muskoka.....	C. Lindley Wood.....	409 Metropolitan Bldg., Toronto.
Spence Lake Diatomite Ltd., not yet in operation.....	Muskoka Falls.....	A. J. P. Care.....	68 King St. E., Toronto.

FELDSPAR

Anderson & Son, James G.....	Britt, lots 3-5, con. I, Henvey tp.....	Jas. G. Anderson.....	Lucknow.
Bathurst Feldspar Mines, Ltd., (shipped only).....	Bathurst, Bathurst tp.....	B. S. Hyde.....	230 King St. E., Toronto.
Craig, T. H.....	W. ½ lot 12, con. IX, Bathurst tp.....	T. H. Craig.....	Perth, Box 302.
Frontenac Floor and Wall Tile Co., Ltd.....	Grinding plant, Kingston.....	Everett Townsend.....	Box 178, Kingston.
McDonald, P.....	Hybla.....	P. McDonald.....	Hybla.

FLUORSPAR

Stoklosar, Chas. A.....	W. ½ lot 3, con. I, Madoc tp.....	Chas. A. Stoklosar.....	Madoc.
Wallbridge Estate.....	Lot 4, con. I, Madoc tp.....	C. M. Wallbridge.....	Madoc.

GRAPHITE

Black Donald Graphite Co., Ltd.....	Black Donald, Brougham tp.....	R. F. Bunting.....	Calabogie.
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GYPSUM

OPERATOR	MINE	MANAGER	ADDRESS
Canadian Gypsum Co., Ltd.	Hagersville.	W. E. Allen.	Hagersville.
Gypsum, Lime and Alabastine, Canada, Ltd.	Caledonia.	L. V. Robinson.	Caledonia.
	Lythmore*.	L. V. Robinson.	Caledonia.

*Mine closed permanently in 1933.

IRON PYRITES AND SULPHURIC ACID

Canadian Pyrites, Ltd.†.	Caldwell mine, Flower station.	O. M. Hook, Sec.	1400 Guardian Bldg., Cleveland, Ohio.
Canadian Industries, Ltd.	Acid plants, Coniston and Copper Cliff.	G. G. Vincent.	Copper Cliff.

†Idle in 1933.

MICA

Anderson, J. G., & Son	Wanup and Bancroft.	J. G. Anderson.	Lucknow.
Kent Bros. (buyers)		W. C. Kent.	114 Gore St., Kingston.
Lee, W. W.	Bob's Lake mine.	W. W. Lee.	Bedford Mills.
Loughborough Mining Co., Ltd.	Various prospects.	General Electric Co.	Schenectady, N. Y.
Martin, A. G. (buyer)		A. G. Martin.	236 Besserer St., Ottawa.

MINERAL WATERS

Carlsbad Ltd., (now T. R. Boyd)	Carlsbad Springs.	T. R. Boyd.	Carlsbad Springs.
Deneault, F.	Bourget Springs.	F. Deneault.	Bourget.
Gurd, Chas., and Co., Ltd.	Caledonia tp., Prescott county.		1016 Bleury St., Montreal, Que.

NEPHELINE SYENITE

Morrison, Wm.	Lot 14, con. 1X, Methuen tp.	Wm. Morrison.	64 Tyrrel Ave., Toronto.
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QUARTZ, QUARTZITE AND SILICA BRICK

Algoma Steel Corporation, Ltd.	Silica brick (quartz from Deroche tp. quarry)	Sault Ste. Marie.
Dominion Mines & Quarries, Ltd.	Killarney, North shore of Lake Huron,	.....	40 University Avenue, Toronto.
Falconbridge Nickel Mines, Ltd.	East Neebish island (idle)	.....	Falconbridge.
McDonald, P.	Quarry on property.	Ernest Craig	Hybla.
	Hybla.	P. McDonald	

SALT

Brunner Mond, Canada, Ltd.	Anherstburg (Brine for chemical use)	F. Nill	Anherstburg.
Canadian Industries, Ltd.	Sandwich (Chemicals and salt)	.....	P. O. Box 1260, Montreal, Que.
Dominion Salt Co., Ltd., The	Sarnia	W. H. Spence, Sec.-Tr.	1610 Bank of Commerce Bldg., Toronto.
Goderich Salt Co., Ltd.	Goderich	A. C. Dunlop, Asst. Sec.	Goderich.
Kincardine Salt, Ltd. (idle in 1933)	Kincardine (Operated by Canadian Industries, Ltd.)	.....	P. O. Box 1260, Montreal, Que.
Western Salt Co. (idle in 1933)	Courtright (Controlled by the Dominion Salt Co., Ltd.)	.....	P. O. Box 1260, Montreal, Que.
Western Canada Flour Mills Co., Ltd.	Goderich	.....	287 MacPherson Ave., Toronto.
Warwick Pure Salt Co., Ltd.	Warwick tp., Highway No. 7	B. Witkon	R.R. 5, Watford.

TALC

Canada Talc Co., Ltd.	Connolly—Mill at mine	Roy Taylor	Madoc.
Geo. H. Gillespie Co., Ltd.	Henderson mine—Mill at Madoc	Geo. H. Gillespie	Madoc.

STRUCTURAL MATERIALS

CEMENT

Canada Cement Co., Ltd.	(Belleville, Plant No. 5 (idle in 1933)	.....	Box 290, Station B, Montreal, Que.
	{Lafayette, Plant No. 7 (grinding clinker only)	.....
	{Port Colborne, Plant No. 8	.....
St. Marys Cement Co., Ltd.	St. Marys	.....	357 Bay St., Toronto.

LIME

OPERATOR	PIT OR QUARRY AND LOCATION	MANAGER	ADDRESS
American Cyanamid Company.....	Quarry at Beachville, kilns at Niagara Falls	A. J. Kennedy.....	535 Fifth Ave., New York.
Bell, Harry.....	N. 1/2 lot 23, con. XII, Sullivan tp.....	Harry Bell.....	R.R. 4, Chesley.
Biederman, Albert G.....	Wilberforce tp., Renfrew county.....	Albert G. Biederman.....	Golden Lake, R.R. 1.
Brown's Lime Works.....	Owen Sound.....	Wm. Brown.....	491 9th Ave. E., Owen Sound.
Brunner, Mond Canada, Ltd.....	Lots 6, 7, 8, con. I; lots 2, 3, con. II, Anderson tp.....	F. Nill.....	Amherstburg.
Cameron, W. M.....	Ramsay tp.....	W. M. Cameron.....	Carleton Place.
Canada Lime Co., Ltd.....	Coboconk.....	Chas. R. Christie.....	50 King St. E., Toronto.
Canadian Gypsum Co., Ltd.....	Guelph.....	C. P. Suekla.....	1221 Bay St., Toronto.
Chalmers Lime Works.....	Owen Sound.....	Miss M. Chalmers.....	689-7th Street W., Owen Sound.
Canada and Dominion Sugar Co., Ltd.....	{Wallaceburg.....	R. A. Lauper.....	Wallaceburg.
	{Chatham.....	C. Moulthrop.....	Chatham.
Dominion Rock Products, Ltd.....	Eganville.....	J. H. Robinson.....	941 Dominion Square Bldg., Montreal.
Dennis, Geo. H. (formerly Jas. Gow).....	Lot 5, con. XI, Eramosa tp.....	Geo. H. Dennis.....	Rockwood.
Gallagher Lime & Stone Co., Ltd., The.....	*Hamilton.....	Raymond Gallagher.....	R.R. 4, Hamilton.
	*Beachville.....	T. F. Robinson.....	Beachville.
	*Elora (idle in 1933).....	J. H. Robinson.....	Elora.
Gypsum, Lime and Alabastine, Canada, Ltd.....	*Hespeler.....	M. M. Miller.....	Hespeler.
	*Milton.....	Robt. F. Adams.....	Milton.
	{Linehouse (idle in 1933).....	Wm. Gowdy.....	Linehouse.
Innerkip Lime and Stone Co., Ltd.....	Beachville.....	C. E. Downing.....	Beachville.
Jamieson Lime Co.....	Renfrew.....	J. A. Jamieson.....	Renfrew.
Morris, Stanley.....	Delta.....	S. Morris.....	Delta.
Shane Lime Co.....	Eganville.....	Geo. R. Shane.....	Eganville.
Toronto Brick Co., Ltd.....	Coboconk.....	F. Conway James.....	897 Bay St., Toronto.
Weppeler, Henry.....	Lot 7, con. II, Glenelg tp.....	H. Weppeler.....	R.R. 2, Priceville.

*Hydrated lime plants.

SAND-LIME BRICK

OPERATOR	PIT OR QUARRY AND LOCATION	MANAGER	ADDRESS
Harbour Brick Co., Ltd.....	Fleet St. at Bathurst.....	K. M. Goodings.....	Fleet St., Toronto.
Hinde Bros.....	134 Northland Ave., Toronto.....	Jas. H. Hinde.....	Mount Dennis.
Toronto Brick Co., Ltd.....	Scarboro.....	W. A. Smyth.....	897 Bay St., Toronto.
York Sandstone Brick Co., Ltd.....	447 Victoria Park Ave., Toronto.....		447 Victoria Park Ave., Toronto.

SAND AND GRAVEL (LICENSED DREDGING OPERATIONS)

Chick, Thos., & Sons, Ltd.	St. Clair river	951 McDougall St., Windsor.
Grace, Chas. W. S.	Lake Huron	291 S. Christie St., Sarnia
Hadley's Chatham, Ltd.	Thames river	Chatham
Lapish, F. C.	Lake Superior and St. Mary river	433 Cedar St., Sault Ste. Marie, Mich.
McLean, A. B., & Sons	Lake Superior	Brock St., Sault Ste. Marie.
Montreal Trust Co., Ltd. (Trustee for Sin-Mac Lines, Ltd.)	Lake Superior	
National Sand & Material Co., Ltd.	Lake Erie	635 Common St., Montreal.
Pyke Salvage Co.	St. Lawrence river	402 Harbour Bldg., Toronto.
Ray, George (sold to Mrs. K. Cowley)	Thames river	506 Princess St., Kingston.
Scott, T. J. (idle in 1933)	Lake Superior	Tilbury.
Tees, Capt. T. A. (Tees Transit Co.)	St. Clair r., Lakes Erie and Ontario, Niagara bar.	66 Marsh St., Sault Ste. Marie.
Wallaceburg Sand & Gravel Co., Ltd.	St. Clair river	123 Bold St., Hamilton. Wallaceburg.

SAND AND GRAVEL * (P/T OPERATIONS)

Barnes, Wm. R., Co., Ltd.	Spring Vale, Waterdown, Brantford.	243 Cumberland Ave., Hamilton.
Brantford, City of.	Webster and Harold Sts.	City Hall, Brantford.
Canadian Aggregates, Ltd.	Brantford tp., Brant county.	Burford.
Consolidated Sand & Gravel, Ltd.	Paris.	402 Harbour Bldg. Toronto.
Durham Stone & Sand Co., Ltd.	Durham.	
Fuller Gravel, Ltd.	Fuller (idle in 1933).	
Waterford Sand & Gravel Co., Ltd.	Waterford.	
Foster, R. R.	Nepean and Gloucester tps., Carleton county	86 Spadina Ave., Ottawa.
Hinde Bros.	Northlands Ave., York tp.	134 Northlands Ave., Toronto.
A. E. Jupp Construction Co., Ltd.	Emily tp.	170 Berkeley St., Toronto.
Newall, H.	Lot 35, con. VIII, Malabide tp.	R.R. 4, Aylmer.
Rayner Construction, Ltd.	Atwood.	159 Bay St., Toronto.
Towland Construction Co., Ltd.	Port Arthur	195 London Rd., Guelph.
Woolatt Fuel & Supply Co., Ltd.	Shipped for Windsor S. & G. in liquidation	201 Guaranty Trust Bldg., Windsor.

*Only operators producing 5,000 tons or over are listed.

STONE (LIMESTONE AND MARBLE)

OPERATOR	QUARRY AND LOCATION	MANAGER	ADDRESS
American Cyanamid Co.	Beachville	A. J. Kennedy	Ingersoll.
Arnprior, Town of		J. Bertrand	Arnprior.
Bertrand, J. (sold to Dibblee Construction Co.)		Chas. Bolender	L'Orignal.
Bolender Bros.	Haliburton	J. W. Bonter	Haliburton.
Bonter, J. W.	Marmora tp.	J. B. Bourgie	Box 61, Marmora.
Bourgie, J. B.	Gregnon, con. VIII, Russell tp.	A. A. Brule	Box 50, Embrun.
Brule, E. D., & Sons, Ltd.	Billings Bridge		Box 116, Billings Bridge.
Brunner, Mond Canada, Ltd.	Lots 6, 7, 8, con. I; lots 2, 3, con. II, Anderson tp.	F. Nill	Amherstburg.
Canada Cement Co., Ltd.	Thurlow tp., Hastings county	J. H. Legate	Belleville.
Canada Crushed Stone Corp., Ltd.	Dundas, Town of	J. Stephens	35 Cline Cres., Hamilton.
Hagersville Contracting Co., Ltd.	Walpole tp., Haldimand county	Gordon Gilbertson	Hagersville.
Puslinch Quarry, Ltd.	Puslinch tp., Wellington county	H. Hill	Puslinch.
Queenston Quarries, Ltd.	Niagara tp.	A. Michie	Box 110, Niagara Falls.
Coldwater Crushed Stone, Ltd.	Lots 19, 20, con. XIII, Medonte tp.	Thos. Langton	Coldwater.
Cook, J. S.	Lot 7, con. XXIV, Amabel tp.	J. S. Cook	Warton.
Decewsville Crushed Stone, Ltd.	Decewsville		52 Elgin St., Hamilton.
Dibblee Construction Co., Ltd.	Bought from J. Bertrand		L'Orignal.
Dufferin Paving and Crushed Stone Co., Ltd.	Walpole tp., Haldimand county	H. H. Salmon	Fleet and Bathurst Streets, Toronto.
Hagersville Quarries, Ltd.	Eldon tp., Victoria county	J. S. Beck	Hagersville.
Kirkfield Crushed Stone, Ltd.	St. Marys	John Welch	Kirkfield.
St. Mary's Crushed Stone, Ltd. (idle)			
Edgar Irvine Co., Ltd., The	Near Centreville	Geo. Miller	Bath.
Foster, R. R.	Merivale Road, Nepean tp.	R. R. Foster	86 Spadina Ave., Ottawa.
Gordon Crushed Stone Co., Ltd., The	Hagersville	C. F. Anderson	Hagersville.
Grenville Crushed Rock Co., Ltd.	Oxford tp., Grenville county	W. H. Roberts	Oxford Mills.
Gypsum, Lime and Alabastine, Canada, Ltd.	Lot 18, con. III, N. Oxford tp.	T. F. Robinson	Beachville.
Hagersville Contracting Co., Ltd.	See Canada Crushed Stone Corporation		
Hagersville Quarries, Ltd.	See Dufferin Paving and Crushed Stone Co.		
Halliday, Fred	Lot 23, Gloucester tp.	H. Halliday	Cummings Bridge
Harvey, W. H., & Sons	Hess quarry, Dundas county	D. L. Dewar	2141 Bloor St. W., Toronto.
Henniger, M. G.	Kitley tp., Leeds county	M. G. Henniger	Smiths Falls.
Highways, Department of	Various quarries	R. M. Smith	Parliament Bldgs., Toronto.
Huffman Construction Co., Ltd., The R. C.	Clappison cut, Wentworth county	Darius Stringer	Waterdown.
Innerkip Quarries, Ltd.	See Dufferin Paving and Crushed Stone Co.		
Jamieson Lime Co.	Lot 5, con. II, Horton tp.	J. A. Jamieson	Renfrew.

Kingston Penitentiary.....	Portsmouth.....	Samuel Donaldson.....	34 Pembroke St., Kingston.
Kirkfield Crushed Stone, Ltd.....	See Dufferin Paving and Crushed Stone Co.		
Limestone Products, Ltd.....	Con. V, Orillia tp.....	Geo. F. Morse.....	R.R. 4, Orillia.
Longford Crushed Stone Co., Ltd.....	Lots 20 to 24, Front con., Rama tp.....	R. M. Craig.....	Longford Mills.
Merritt, Sidney W.....	Saltfleet tp., Wentworth county.....	S. W. Merritt.....	Vinemount.
Noranda Mines, Ltd.....	Farr quarry, Haileybury.....		804 Royal Bank Bldg., Toronto.
Ontario Reformatory.....	Guelph tp., Wellington county.....	J. Hunter.....	Guelph.
Owen Sound, City of.....	City quarry, 8th Street West.....	Robt. Cramie.....	6th Street East, Owen Sound.
Pembroke, Corporation of.....	Markus quarry.....	J. P. Howe.....	Pembroke.
Pirson, John.....	Hydro dump, Staniford tp.....	John Pirson.....	Stevensville.
Puslinch Quarry, Ltd.....	See Canada Crushed Stone Corp.		
Queenston Quarries, Ltd.....	See Canada Crushed Stone Corp.		
Quinton, W. Y.....	Kitley tp., Leeds county.....	W. Y. Quinton.....	Jasper.
Rayner Construction, Ltd.....	Forfar, Merrickville, Campbellford, Ivanhoe.....		
Routly, H. T.....	Rawdon tp., Hastings county.....		159 Bay St., Toronto.
Sincoe Marble & Stone Co.....	Rama tp., Ontario co.....	H. T. Routly.....	21 Dundas Square, Toronto.
T. Sidney Kirby Co., Ltd., The.....	Gloucester tp.....	R. M. Craig.....	Longford Mills.
Walker Bros., Ltd.....	Stamford tp., Welland county.....		215 Sussex St., Ottawa.
Webber, John.....	Dunn tp.....	J. G. Walker.....	49 Carleton St., Thorold.
Wehman, John.....	Lot 24, con. II, Kingston tp., Frontenac county.....	J. Webber.....	R.R. 9, Dunnville.
Welland Ship Canal.....	Rock excavation.....	John Wehman.....	251 Division St., Kingston.
Willford & Co., Ltd., R. F.....	Victoria county.....	A. J. Grant.....	St. Catharines.
Windmill Point Crushed Stone Co., Ltd. *.....	Ridgeway.....	C. Lindsay.....	Lindsay.
		R. E. Law.....	Ridgeway.

*Subsidiary of Law Construction Company, Ltd.

STONE (GRANITE)

Bradley, Wm.....	Leeds county.....	W. Bradley.....	81 Garden St., Gananoque.
Building Products, Ltd.....	Portland tp., near Verona.....	A. DeWolf.....	Verona.
Horne, Wm.....	Butler.....	Wm. Horne.....	Butler, via Ignace, Ont.
McKee, Wm.....	Lot 2, con. VIII, Escott tp.....	Wm. McKee.....	R.R. 3, Lansdowne.
Reece-Hall, R.....	Mill Lake quarry, lots 24, 25, con. III, McDougall tp., Parry Sound district.....	R. Reece-Hall.....	Box 115, Parry Sound.

STONE (SANDSTONE)

OPERATOR	MINE, QUARRY, OR WORKS	MANAGER	ADDRESS
Corners, Mr.	Halton county.		Terra Cotta.
Eves, C.	Halton co.	C. Eves.	Terra Cotta.
Jones, C. W.	Halton co.	C. W. Jones.	Inglewood.
Logan, Harry.	Halton co.	H. Logan.	Georgetown.
McAlpine Bros.	Esquesing tp.	K. McAlpine.	Limehouse.
Norrie and McHarg.	Halton county.		R.R. 4, Acton.
Norton, A. W.	Halton co.	A. W. Norton.	Limehouse.
Presswood & Gibbs.	Halton co.		Glen Williams.
Sykes, Thos.	Halton co.	Thos. Sykes.	Georgetown.
Terra Cotta Quarries.	Halton co.	J. L. Craine.	Terra Cotta.

STONE (TRAP)

Fort William, City of.	Rifle Range, City quarry.	City Engineer.	City Hall, Fort William.
Ontario Rock Co., Ltd.	Belmont and Methuen tps.	H. L. Scott.	Havelock, R.R. 3.

CLAY PRODUCTS

See The Ceramic Industry of Ontario, by R. J. Montgomery, Vol. XXXIX, Part 4, 1929.

MINES OF ONTARIO IN 1933

By

Chief Inspector of Mines, D. G. Sinclair, Toronto; Inspectors, R. H. Cleland, Timmins;
D. F. Cooper, Sudbury; E. C. Keeley, Kirkland Lake; A. R. Webster, Toronto

COPPER

Amity Copper and Gold Mines, Limited

The Amity Copper and Gold Mines, Limited, has a capitalization of 3,000,000 shares of \$1 par value, of which 2,822,676 shares have been issued. The officers and directors are: R. S. Potter, president; Paul E. Doal, vice-president; Howard Webb, secretary-treasurer; Jacob Begg, Thomas Hall, Edward E. Potter, and Frank Gardner, directors. The secretary's office is at 307 C.P.R. Building, Toronto. The mine office is at Boston Creek.

The company owns 160 acres in Pacaud township, district of Timiskaming. After several years of idleness the mine was reopened in October, under the direction of Paul E. Doal, and closed again on December 31. During the period of operation 177 tons of copper ore from the 250-foot level was shipped. An average of 18 men was employed.

GOLD

Alschbach Gold Mines, Limited

The Alschbach Gold Mines, Limited, is capitalized at 2,500,000 shares, of \$1 par value, of which 1,621,539 shares are issued. The officers and directors are: Clarence Alschbach, president; F. W. Hendry, vice-president; F. L. Hutchinson, secretary-treasurer; Wesley McKnight, Donald McLellan, Frederick Lawrence, and W. A. Taylor. The head office is at New Liskeard, Ont. The company owns 6 claims in Grenfell township, district of Timiskaming.

In May, 1933, the Hudson Bay Gold Mines, Limited, took a working option on the property, and dropped it in August, 1933. During that time the shaft was dewatered and some drifting was done on the 125-foot level. An average of 12 men was employed.

Amalgamated Gold Fields Corporation, Limited

This company owns and operates the Blue Quartz gold mine, a property of some 600 acres on the south shore of Painkiller lake in Beatty township, district of Cochrane. The officers of the company are: H. C. Crow, president; Dr. J. A. Tuck, vice-president; G. Knutt, secretary-treasurer; Hon. H. W. Laird and A. G. Parker, directors. C. D. Salkeld is manager of the mine. The mine address is Painkiller Lake, via Matheson. The authorized capital of the company is 5,000,000 shares, of \$1 par value, of which 2,040,957 shares have been issued.

Between July and December, 1933, a 25-ton mill was constructed and all the buildings and machinery were repaired. The mine was dewatered to the 200-foot level, and preparations were made to start stoping. An average of 15 men was employed.

Anglo-Huronian, Limited

At a special general meeting of the shareholders of the Vipond Consolidated Mines, Limited, held in Toronto on November 24, 1933, the shareholders ratified an agreement transferring all the assets and undertakings of the Vipond Consolidated Mines, Limited, to Anglo-Huronian, Limited, in exchange for shares in the latter company.

Anglo-Huronian, Limited, has a capitalization of 2,000,000 shares of no par value, 1,252,605 shares of which have been issued. The officers and directors are: R. Home Smith, president; A. Dorfman, vice-president and managing director; J. Ingram, secretary-treasurer; John H. Black, W. H. Stafford, F. H. Hamilton, E. Turk, and Sir A. Hamilton Grant, directors. The head office is at 1204 Star Building, Toronto.

The company now owns and operates the Vipond mine in Tisdale township district of Cochrane. The mine address is Timmins. Robert E. Dye is manager and an average of 164 men was employed.

The following is taken from the report of the Vipond company for the fiscal year ending July 31, 1933:—

The mine and mill were in continuous operation during the year and produced bullion to the value of \$478,730.90, exclusive of gold premium, representing a recovery of \$4.31 per ton from 110,962 tons milled. Premium earned during the year amounted to \$107,672.08, which brought the total bullion proceeds up to \$586,402.98, equivalent to a recovery of \$5.28 per ton, and prevented an operating loss.

The cost of production (before allowing for depreciation and writing off other charges) amounted to \$532,273.06, or \$4.80 per ton milled, as against \$5.82 per ton in the previous year.

Results of Development

During the year the greater part of the development work was confined to an intensive investigation of the older parts of the mine which have already been opened up. The favourable exchange situation which developed early in the year served to convert considerable marginal material into ore which could be mined at a small profit. This situation also encouraged a further investigation of numerous small showings which had previously been considered of insufficient importance to deserve very serious attention. Many of these showings proved entirely disappointing but others led to small lenses of ore of minable grade. Several relatively important lenses have been found entirely between levels with little or no indication at the level of their existence.

Development work during the year has failed to keep pace with mill requirements. The mill feed during the year has come almost wholly from development work done on minor showings and from the mining of these showings by raises and prospect stopes.

Summary of Underground Operations

The following development work was carried out during the period under review:—

Operation	Feet	Total cost	Cost per foot
Drifting and crosscutting	4,030.5	\$40,495.52	\$10.05
Raising	2,096.5	22,722.25	10.84
Diamond-drilling	17,568	23,849.54	1.36

Mill

The mill operated continuously during the year, and the following data indicate the results obtained:—

Tons milled	110,962
Average value per ton	\$4.78
Gross value (at \$20.67 per ounce)	\$530,523.08
Bullion recovered (at \$20.67 per ounce)	\$478,730.90
Average running time	97.10 per cent

Production

The following figures do not include bullion produced by the Porcupine Crown (approximately \$2,871,816) before the property was acquired by this company.

From bullion produced during the year.....	\$478,730.90
From bullion produced during former years.....	6,572,606.27
Total.....	\$7,051,337.17

COST OF PRODUCTION

	Total cost	Cost per ton
Development.....	\$87,067.31	\$0.78
Ore extraction.....	242,694.68	2.19
Crushing, conveying, milling, and refining.....	107,599.63	.97
Shipping and marketing bullion.....	4,017.69	.04
Administration and general expenses.....	60,140.99	.54
Taxes, municipal.....	3,162.90	.03
Insurance, including compensation.....	27,589.86	.25
Total.....	\$532,273.06	\$4.80

Conclusion

To keep up the mill feed from the ore sources now available is becoming increasingly difficult. Even a small profit from mine operations is wholly dependent upon the continuance of, or an improvement in, the present favourable exchange situation.

Ashley Gold Mining Corporation, Limited

This company has a capitalization of \$3,000,000, in shares of \$1 par value. The officers and directors are: J. P. Watson, president; G. C. Ames, secretary-treasurer; E. H. Rose, G. M. Clark, A. B. Stodart, C. E. Trafford, and J. G. Watson, directors. M. F. Fairlie is managing engineer. The head office is at 350 Bay Street, Toronto. The mine address is Elk Lake.

The mine in Bannockburn township, district of Timiskaming, was operated continuously throughout the year.

The following is taken from the report of the managing engineer, for the year ending December 30, 1933:—

Production of gold from this property began on a limited scale in September, 1932, the daily tonnage being maintained at a rate of 75 tons. During 1933, tonnage was gradually increased to a daily average of 120 tons by the end of the year.

Development

In the previous year a vertical winze had been sunk from the 500-foot level to open up two new levels at 625 and 750 feet. Work early in the year on these two new levels quickly disclosed the presence of a major fault with northeasterly strike and with dip 45 degrees to the east. This fault, a normal one, intersected the Ashley vein between the 500- and 600-foot levels. The Ashley vein strikes north and south and dips to the west. Later work showed the Ashley vein to have been displaced more than 200 feet to the west on the 500-foot level. When crosscuts reached the faulted section on the 500- and 625-foot levels, drifting north on the vein was started. A short section only was developed in drifting on the 625-foot level before another major fault cut off the vein. As the strike of this second or "B" fault is almost parallel to the Ashley vein, the drift north on the 500-foot level did not reach it for 700 feet. Still longer sections will be developed on the 375- and 250-foot levels before the "B" fault is reached, and this development work is now proceeding. Diamond-drilling eventually proved the combined displacement along the plane of "A" and "B" faults to be over 500 feet. While this drilling has proven the existence to the west of a third section of the vein, crosscutting has not yet reached it.

The ore so far developed, on three levels, on the first faulted section of the Ashley vein, carries more erratic gold values than the original section with average grade somewhat lower, being 0.35 to 0.4 ounce per ton calculated to a width of 30 inches.

The effect of the faulting described above has been to bring the two faulted sections of the Ashley vein up to horizons already reached by the present shaft and winze, but on the other hand necessitates long crosscuts to the west to reach them.

During the year there was completed 3,254 feet of drifting, 2,551 feet of crosscutting, 656 feet of raising, and 127 feet of sinking.

The result of the year's development work has been to place in sight and indicate approximately 50,000 tons of ore, a somewhat greater tonnage than has been milled since the inception of milling operations. The grade of this ore is estimated at 0.35 ounce per ton.

Production

The tonnage treated during 1933 was 37,975 tons with average grade of 0.456 ounce per ton. From this tonnage there was produced and marketed gold bullion which realized in Canadian funds \$497,969. Gold tied up in mill circuit amounts to approximately 1,800 ounces. Tailings for the year averaged 20 cents per ton indicating an extraction of approximately 98 per cent.

Owing to the narrow character of the Ashley vein, overbreak in stoping is inevitable, though stope widths are held to an average of 36 inches. Waste rock due to this overbreak of wall rock is sorted out before milling, the tonnage of such discards amounting to more than 5,000 tons, on which there was a mining, hoisting, and picking expense.

The total mill figures from inception of milling operations to December 30, 1933, are given as follows: tonnage treated 44,780 tons, with gold content of 22,431 ounces or 0.501 ounce per ton. From this tonnage gold bullion shipments realized \$568,110 in Canadian funds.

General

In order to offset the lower grade of mill ore, at present being treated, a small addition to daily tonnage will be made in the coming year.

Mining and milling costs were materially reduced during 1933, though such costs per ton remain high owing to the narrow character of the vein, high development cost per ton, and comparatively small tonnage treated. During the last quarterly period of the year, when, for the first time, maximum tonnage conditions prevailed, total costs were \$9.35 per ton of ore milled, these costs including all mining, milling, development, and diamond-drilling.

Development work during the coming year will be directed toward opening up the third faulted section of the Ashley vein, and also in the continuation of drifts north and south on the upper four levels.

An average of 130 men was employed during the year. N. W. Bennett is resident manager.

Barry-Hollinger Mines, Limited

The Barry-Hollinger mine is in the township of Pacaud, district of Timiskaming. The capitalization of the company is \$4,000,000, in shares of \$1 par value, of which 2,673,675 shares have been issued. The officers and directors are: Dr. E. H. Greene, president; E. S. Crocker, vice-president; Donald McKinnon, treasurer; M. M. Smith, assistant secretary; John P. Patterson, director. Colin A. Campbell is mine manager. The mine address is Boston Creek.

The mine was operated throughout the year with a force of 45 men. The mill operated for the first three months of the year, during which time 5,459 tons of ore was treated. The value of the production was as follows:—

Value of production at \$20.67 per ounce.....	\$60,789
Plus premium on exchange.....	10,977
Total.....	\$71,766

Underground development work was as follows:—

	Feet
Sinking.....	377.5
Drifting.....	1,106.3
Crosscutting.....	1,213.9
Diamond-drilling.....	3,537
Raising.....	157.5

In January, 1934, the mill resumed operations, treating from 80 to 90 tons a day.

Bidgood Kirkland Gold Mines, Limited

Bidgood Kirkland Gold Mines, Limited, is capitalized at 2,000,000 shares, of \$1 par value, of which 1,215,807 shares are issued. This company acquired the Bidgood Consolidated Mines, Limited, for \$45,000 and 215,000 shares of the new company. Shareholders of the old company are to receive one new share for each 12 shares held. The property consists of 753½ acres in the township of Lebel, district of Timiskaming. The office of president is vacant. The other officers and directors of the company are: H. S. Whitfield, vice-president; A. W. Morris, secretary-treasurer; H. Korson, H. E. Cohen, E. G. Budd, A. L. Herbert, and Joseph Nichols, directors. Oscar Knutson is general mine manager. The head office is 32 Main Street East, Hamilton, and the mine address is Kirkland Lake.

From June to the end of the year the plant, buildings, and equipment were thoroughly overhauled and the No. 2 shaft was pumped out to the 125-foot level with steam. It is the intention of the management to build a 100-ton mill during the coming year. An average of 18 men was employed.

Black Gold Mines, Limited

This company is capitalized at \$3,500,000, in shares of \$1 par value. The officers are: A. E. Belcher, president; Alex. McNiven, vice-president; L. O. Dennison, Buffalo, secretary-treasurer. The head office is at Fort Erie, Ont. The mine address is Kirkland Lake.

The company owns 6 claims in Teck and Lebel townships, district of Timiskaming.

In 1933 the shaft, which is 125 feet deep, was repaired and 500 feet of drifting and crosscutting was done. Hugh Jardine was contractor, employing 15 men.

Bourkes Mine

In the early part of 1933 Oscar Knutson dewatered and sampled the Bourkes mine, in Benoit township, district of Timiskaming, employing 18 men for three months. The operation ceased in March.

From August 29 to November 8 the mine was again sampled by Douglas Mutch and Douglas Bryden. Four men were employed during this period.

Bousquet Gold Mines, Limited

This company was incorporated in 1920, with a capitalization of 2,000,000 shares, of \$1 par value, of which 1,238,585 shares are issued. The property is located in Timber Berth No. 11, about six miles east of Willisville station on the Algoma Eastern railway, in the district of Sudbury. It consists of ten patented claims in the Howry Creek area.

In 1921 a shaft was put down to a depth of 107 feet, and 280 feet of lateral work was done on the 100-foot level. Work was suspended until 1927, when the plant was moved to another location some two miles west of this shaft, but operations were then suspended until 1933.

In October, 1933, work was recommenced. The plant was set up and sinking started on November 15. This vertical shaft, known as the Rivers shaft, is 7 by 11 feet, and at the end of the year had reached a depth of 40 feet.

The plant consists of an 80 h.p. boiler, a 500-cubic-foot compressor and an 8- by 10-inch single-drum hoist.

The officers and directors were: Lionel Brooke, president and managing director; W. B. McPherson, secretary-treasurer; R. R. Tough, T. B. Tough, and W. J. Hough, directors. The head office is at 171 Yonge Street, Toronto. The mine address is Sudbury.

An average of eleven men was employed, of whom three were underground, during the period of operation. Lionel Brooke was in charge of operations.

Buffalo Ankerite Gold Mines, Limited

This company has an authorized capitalization of \$1,000,000, in shares of \$1 par value, of which 500,007 shares have been issued. The officers and directors are as follows: Geo. R. Feine, president; Gustave R. Loesch, vice-president; Edward G. Kinkel, secretary and managing director; Henry Kobler, treasurer; Jacob Betz, Henry J. Tiedt, and R. P. Kinkel, all of Buffalo. Martin O. Knutson is manager. The mine address is South Porcupine.

The property consists of three claims situated in Deloro township, district of Cochrane. There is a complete mining plant and a 250-ton cyanide mill on the property, which up until 1929 had produced close to three-quarters of a million dollars.

In 1932 production was again started, and the property has since been in continuous operation. The mine is worked to the 600-foot level, but a winze is now being sunk from this level, and it is intended to go to the 900-foot horizon.

The development work for the year was: drifting, 1,137 feet; crosscutting, 253 feet; box-holes, 939 feet; raises, 763 feet; sub-drifts, 313 feet; winze, 383 feet; diamond-drilling, 2,518 feet.

During the year 117,265 tons were milled at a daily rate of 321 tons, with a production of \$462,593.65, not including premium.

Canadian Kirkland Mines, Limited

The officers and directors are: George Tough, president; W. B. McPherson, secretary-treasurer; F. J. Carew, B. L. McLean, and J. A. Hough, directors. Hugh Jardine is manager at the mine, and the mine address is Kirkland Lake. The authorized capital is \$3,000,000, in shares of \$1 par value, of which 2,585,906 shares are outstanding. The company owns 6 claims in the township of Teck, district of Timiskaming.

In 1933 the No. 1 shaft was sunk from the 400-foot to the 750-foot level and is to continue to the 1,000-foot level. About 400 feet of diamond-drilling was done on the 260-foot level. An average of 15 men was employed.

Casey Summit Gold Mines, Limited

This company operates a property at Summit lake, in the district of Kenora, Patricia portion, about 100 miles due north of Sioux Lookout on the main line of the C.N.R. The property can best be reached by aeroplane from Sioux Lookout. The water route by way of Lac Seul, Woman lake, and Birch lake is about 200 miles in length and has many portages.

The property comprises some 800 acres. The first work was done by the Casey Mountain Operating Syndicate, Limited, who in 1931 did about 2,000 feet of diamond-drilling with encouraging results. The Bobjo plant was placed on the property early in 1931 and the shaft sunk 85 feet, at which elevation 140 feet of lateral work was done. The property was closed down in the fall of the same year. Work was again resumed in the late summer of 1933, when the shaft

was deepened to 200 feet and lateral work commenced. The property was in continuous operation during the rest of the year.

The officers and directors of the company are as follows: R. G. Williamson, president and general manager, Regina, Sask.; Robt. S. Banbury, vice-president; W. R. M. Williamson, secretary-treasurer; J. A. Wilson, Fraser Raney, and F. D. Reid, directors. H. F. Fancy is mine superintendent. The mine address is Summit Lake, via Sioux Lookout. The authorized capital of the company is 5,000,000 shares of no par value. It is understood that Maple Leaf Mines, Limited, has an option on 2,500,000 shares and is providing the funds for the present work.

Central Patricia Gold Mines, Limited

This company was formerly known as Central Patricia Mines, Limited. This property is situated in the Crow River area, district of Kenora, Patricia portion. It is reached best by aeroplane in either winter or summer and is about 110 miles north of Savant Lake station on the main line of the C.N.R.

The capitalization of the company is \$2,500,000, in shares of \$1 par value. The officers and directors are: F. M. Connell, president; J. H. C. Waite, vice-president; Alan Cocheram, secretary-treasurer; G. B. Webster, Louis Cohen, and W. H. Connell, directors. The head office is at 85 Richmond Street West, Toronto. The mine address is Collins. A. J. Anderson is mine manager.

In 1930, the shaft had reached a depth of 527 feet and levels had been opened at the 125-, 250-, 375-, and 500-foot horizons. On these levels 994 feet of cross-cutting and 1,713 feet of drifting were done. The report of the engineer for 1930 states that \$12 ore to the value of approximately \$500,000 was developed by the above work. The property closed down in September, 1930, and lay idle until February, 1932, when operations again started. It was decided to place on the property a 50-ton mill, using blankets and amalgamation, to be put in operation in the late summer; but, owing to the loss of essential equipment through the ice in the spring, these plans had to be laid aside until the freeze-up. It is hoped that the mill will be ready to operate in the early spring of 1934. During the summer all the mill foundations and the building were made ready. Most of the lost equipment was also recovered from the bottom of the lake. In July, there were 33 men employed on the property.

J. Y. Cole, Jr.

This property comprises 24 claims, all in one group, situated in the Pipestone Bay section of Red lake, district of Kenora, Patricia portion. Plant and camps were installed in November and December of 1932. In February, 1933, sinking of a two-compartment shaft was commenced in a quartz porphyry zone on the boundary line between claims Nos. 1,628 and 1,629. By the fall of 1933 the shaft had reached a depth of 200 feet and exploration at that level was under way. Plant equipment is capable of sinking to the 500-foot level.

It is the intention of Mr. Cole, whose private venture this is, to form a joint-stock company shortly so that more extensive operations can be carried on. During the sinking of the shaft 15 men were employed. The mine address is Red Lake.

Coniaurum Mines, Limited

This company has an authorized capitalization of 6,000,000 shares of no par value. The mine is in the township of Tisdale, district of Cochrane, and adjoins the property of the McIntyre-Porcupine Mines on its east boundary.

The officers and directors of the new company organized under Ventures, Limited, are as follows: Thayer Lindsley, president; A. L. Bishop, vice-president; H. Whittingham, secretary-treasurer; J. Gordon Hardy, D. M. Hogarth, Alex. Longwell, and T. H. Rea, directors. The head office is at 100 Adelaide Street West, Toronto. The mine address is Schumacher. John Redington is mine manager. An average of 229 men was employed throughout the year.

The following statement is taken from the report of the mine manager for the year ending December 31, 1933:—

Development

The year's development has been confined to Nos. 15 and 7 vein systems.

Lateral work consisted of two main drives on the 1,500- and 2,000-foot levels. These have partly opened up two fair-sized ore bodies, one of which is on the 1,500-foot level. The latter has been driven on for a distance of 500 feet. The ore is drift width and of fair grade. On the 2,000-foot level, another ore lens has been explored by diamond-drilling and indicated to be about 5 feet wide and about 200 feet in length. From these results it is expected this material, when mined, will grade sufficiently high for mill feed. In addition to those first mentioned, another ore body has been partly developed on the 750-foot level. This exploration was carried on from a raise that had been driven from No. 15 stope.

Bishop shaft, or the main working shaft, has been deepened from 80 feet below the 2,000-foot level to a depth of 3,150 feet, or 150 feet below the 3,000-foot level. It has four 5-foot compartments. Levels are established at 2,750 and 3,000 feet. Crosscuts have been started both north and south on the 3,000-foot level.

SUMMARY OF DEVELOPMENT

	Feet
Drifting	1,252
Crosscutting	2,997
Raising	514
Diamond-drilling	6,976
Shaft-sinking	1,052

Footage driven in ore was 1,038 feet with an average value of \$5.10 (old standard) over a width of 5.6 feet. No. 7 vein was developed on the 1,750-foot level and No. 15 vein on the 750- and 1,500-foot levels.

Broken Ore Reserves

Broken ore reserves have been diminished during the year, and are now 118,310 tons. Stopping supplied 83,842 tons, and development 5,237 tons. The mill drew 145,657 tons, leaving a carry-forward of 118,310 tons available at the end of the year. The grade is somewhat lower than last year. This is accounted for by drawing from a number of inactive stopes, which naturally results in considerable dilution.

Milling

During the year the mill treated 145,657 tons of ore with an average value of \$4.603 (old standard) and extraction of 94.6 per cent. of the gold content, operating 363.89 days, or 99.69 per cent. of the possible running time.

New Equipment

During the year it has been possible to make satisfactory arrangements for installing and equipping all main mine buildings with an up-to-date sprinkler system, which will reduce our fire insurance rate approximately 50 per cent.

We have also installed a tailings disposal plant, two new 50 h.p. motors in the crushing plant to drive No. 2 rolls, as well as a dam (now under construction) to impound tailings, which when completed will serve for several years. It is expected to have this dam completed before the spring break-up.

Exploration

It is proposed to push development west on the 3,000-foot level as rapidly as possible towards the Goldale section, in order to facilitate the prospecting of the nose of the Pearl lake porphyry mass at greater depth.

Consolidated Mining and Smelting Company of Canada, Limited

Cordova Mine

This company pumped out and sampled the Cordova mine in Belmont township, Peterborough county.

L. W. Oughtred was in charge of the work, employing 62 men.

Three Nations Mine

The company had an option on the Three Nations mine in Whitney township, district of Cochrane. The mine was pumped out and sampled, after which the option was dropped.

C. D. Stevenson was in charge of the work, employing 9 men.

De Santis Gold Mining Company, Limited

This company was incorporated in 1928 under the laws of Ontario with a capitalization of \$4,000,000, in shares of \$1 par value. The following are its officers and directors: Peter De Santis, president; Jos. V. Friel, vice-president; Giuseppe Giustini, secretary-treasurer; Luigi De Luca, F. Prest, Biagio Ferreri, and Theodore Schulze, directors.

This company operated its property in Ogden township, district of Cochrane, for several months during the year. Previous development on the property had disclosed ore on two levels, and it was decided to mine this ore as a test as well as to help defray some of the expenses of the development of the mine. The Hayden mill situated about two miles distant was rented, and the ore was hauled to it by motor truck. Ore to the value of \$18,386, including exchange, was treated. Operations ceased late in the fall.

Peter De Santis was in charge of the operation, and, on an average, 34 men were employed.

Dikdik Exploration Company, Limited

The property of this company, which includes mining claims Nos. 11,070 to 11,078, inclusive, is situated at Atigogama lake, district of Thunder Bay. This group is about 12 miles northwest of Kinghorn station, on the Long Lac-Port Arthur branch of the Canadian National railway.

In October, 1933, work was started on cutting out a winter road from Kinghorn. Mining operations commenced late in December. An open cut was started on a narrow high-grade vein, from which it is planned to ship ore to Flin Flon for treatment.

The equipment used consisted of a 320-cubic-foot gasoline compressor, a small hoist, and a tractor. About 16 men were employed under the direction of K. W. Fritzsche.

This company is under the engineering management of Alderson and Mackay, Incorporated, Dominion Square Building, Montreal.

Dome Mines, Limited

The authorized capital stock of Dome Mines, Limited, consists of 1,000,000 shares of no nominal or par value, of which 46,666 are held under an agreement in trust for the company; the dividends on these shares are returned to the treasury of the company. The mine is in the township of Tisdale, district of Cochrane.

The officers of the company are: Jules S. Bache, president and treasurer; H. P. De Pencier, first vice-president; G. C. Miller, second vice-president; Morton F. Stern, third vice-president; Alex. Fasken, secretary; E. P. Goetz,

assistant treasurer and assistant secretary; C. C. Calvin, assistant secretary; John B. Robinson, assistant secretary.

The directors are: Jules S. Bache, Morton F. Stern, New York; G. C. Miller, Buffalo; Dwight B. Lee, Detroit; G. H. Harris, Innis P. Allen, Rochester; Alex. Fasken, Frank E. Maulson, Frederick Burnett (who fills the vacancy caused by the death of R. F. Segsworth), Toronto.

H. P. De Pencier is the general manager of the company, and J. H. Stovel is general superintendent.

The office of the executive and financial department is at 42 Broadway, New York. The Toronto office is at 36 Toronto Street. The mine address is South Porcupine.

During the year there was an average of 660 men employed at the works, about 378 of whom are employed underground.

The following is taken from the report of the president for the year ending December 31, 1933:—

The net profit or income for the year was \$3,851,008.22. Your directors are pleased to report that the net excess of current assets (bonds at market price, shares at cost) over current liabilities (including dividends payable February 1, 1934, \$476,667.00) is the sum of \$7,139,840.60, which includes the sum of \$2,192,952.43 set apart as a dividend assurance fund. Dividends, however, were paid for the year out of the general fund and not out of the dividend assurance fund.

East Geduld Mines, Limited, declared a dividend of three shillings and three pence per share in June, and in December a further dividend for the year of three shillings and nine pence per share, payable to shareholders of record December 31, 1933. The results of operation and development of this property throughout the year have continued to be extremely satisfactory. A portion of our holding in this company has been sold at a profit.

The following is from the report of the general manager:—

During the year 566,400 tons were hoisted; of this 546,500 tons was ore which was sent to the mill and treated, and 19,900 tons was waste which was dumped on the surface. In addition, 28,500 tons of waste was dumped into old stopes.

The 546,500 tons milled yielded bullion worth \$4,453,166.87 at \$20.67 per ounce; the yield per ton milled being \$8.1485. In addition, there was recovered from the re-treatment of by-product the sum of \$71,140.04. The total recovery, including excess over \$20.67 per fine ounce received for bullion (December estimated), was \$6,266,957.14.

All values of ore, etc., will be expressed in pennyweights throughout this report. One penny-weight equals one-twentieth of an ounce, troy weight.

The following statement gives particulars of revenue and expenditures for the year under review.

EARNINGS STATEMENT for the year ended December 31, 1933

EARNINGS:	
Bullion production.....	\$6,266,957.14
Non-operating revenue.....	144,969.67
	<u>\$6,411,926.81</u>
OPERATING AND MAINTENANCE EXPENDITURE:	
Development and exploration.....	\$402,964.94
Mining, including hoisting.....	746,914.86
Crushing and conveying.....	96,788.07
Milling.....	528,310.35
Bullion expense.....	24,609.49
Fire protection.....	8,160.58
Warehouse expense.....	10,957.51
Auditing expense.....	2,574.68
Administrative expense:	
Mine office.....	105,394.03
Executive offices.....	22,677.09
Registrar and transfer fees and expenses.....	34,643.19
Municipal taxes.....	37,982.28
Insurance.....	15,831.87
	<u>\$2,037,808.94</u>
Reserve for provincial and income taxes.....	523,109.65
	<u>2,560,918.59</u>
PROFIT FOR THE YEAR.....	\$3,851,008.22

Development

The following table gives details of the development accomplished during the year:—

SUMMARY OF DEVELOPMENT WORK FOR YEAR 1933

Level	Stations	Drifts	Cross-cuts	Drifts and cross-cuts, slashing	Raises	Winzes	Box-holes	Raises, winzes, and box-holes, slashing	Total	Diamond-drilling
	feet	feet	feet	feet	feet	feet	feet	feet	feet	feet
1st.....				7	34		159	11	211	
3rd.....		52		10	22				84	
5th.....			340	14					354	2,271
6th.....		81		14	42		136	6	279	
7th.....		22	268	2	72				364	1,619
9th.....		95		6			49	3	153	
10th.....		810	125	180	80	112	617	143	2,067	2,378
11th.....		1,248	402	186	684		1,038	203	3,761	3,344
12th.....		944	128	81	255	4	701	99	2,212	1,881
13th.....		809	57	69	360	8	328	31	1,662	3,674.5
14th.....		691	168	51	559		115	56	1,640	2,421
15th.....		114	387	26	177		93	18	815	2,860
16th.....		80		6					86	83
17th.....			87	6				10	103	
18th.....					17			11	28	4,289.5
23rd.....		460	629	140	284	150		35	1,698	7,923.5
24th.....	27	735	696	133	44	150	18	22	1,825	1,505
25th.....	20	506	457	50	194	36		30	1,293	2,351
Total.	47	6,647	3,744	981	2,824	460	3,254	678	18,635	36,600.5

Approximately 17,000 feet of drifting, crosscutting, raising, winzing, and box-holing and 36,600 feet of diamond-drilling has been done in the course of searching for and opening up the various ore bodies.

Above the 10th level, the small amount of work done was of an exploratory nature or was done in connection with known ore bodies.

From the 10th to the 16th levels, the work done was mostly in connection with known ore bodies or extensions of same. While some of this work was done around the eastern edge of the greenstone where it contacts with the sediments, the greater part of the work was done in the greenstone areas.

At the 23rd level, 1,548 feet of drifting, crosscutting, and raising and 7,923.5 feet of diamond-drilling was done in the area described in the 1932 report. The work done did not disclose ore of economic importance on this level. In this area, a winze was sunk to a depth of 336 feet below the 23rd level, and stations were cut at the 24th and 25th levels at 150 and 300 feet below the 23rd level.

At the 24th level, 1,675 feet of drifting, crosscutting, and raising and 1,505 feet of diamond-drilling was done. An ore body was disclosed in the sedimentary measures, which proved to be very irregular both as regards occurrence and ore values. This ore body has an extreme length of 300 feet and an extreme width of 120 feet, with an area of 21,300 square feet. For the most part, the ore is quite different from that found in the sedimentary measures in the upper part of the mine, the values depending to a large extent on the presence of visible free gold.

At the 25th level, 1,257 feet of drifting, crosscutting, and raising and 2,351 feet of diamond-drilling was done. Ore disclosed in the sediments on this level has a length of 100 feet, a width of about 55 feet, and an area of approximately 5,000 square feet. A fault cuts the eastern end of this ore.

Drift No. 2,504 was driven east through this fault to cut an ore section disclosed in diamond-drill hole No. 1,564. This drift cut ore a few feet east of the fault, and this ore was drifted on for 210 feet (to end of January, 1934, when work was stopped to permit of further sinking in the winze, the face of drift being still in ore). This ore lies on a porphyry-greenstone contact on the southern edge of the porphyry. This drift averaged considerably higher than other areas on the 24th and 25th levels, the average grade being 15.82 dwt. per ton over a probable width of at least 12 feet. The values on this level also depended largely on the presence of visible free gold.

As the work on the 23rd, 24th, and 25th levels has not sufficiently disclosed the trend or importance of this ore, the winze is to be sunk a further 300 feet and two more levels will be developed. The work done to date indicates a possibility of securing 250,000 tons of ore from the 24th and 25th levels, and this ore apparently averages at least 7 dwt. per ton.

Of the tonnage milled, the stopes yielded 487,600 tons, averaging 8.58 dwt. per ton, and development work yielded 58,900 tons, averaging 4.58 dwt. per ton, a total of 546,500 tons, averaging 8.15 dwt. per ton.

Ore from stopes wholly in the sedimentary area yielded 160,990 tons, averaging 8.77 dwt. per ton. Ore from stopes wholly in greenstones and partially in greenstones yielded 326,610 tons, averaging 8.24 dwt. per ton.

The expenditure on mining was \$746,914.86, or \$1.37 per ton milled. The expenditure on development and exploration work charged to operation was \$402,964.94, or \$0.74 per ton milled.

Ore Reserves

The ore reserves are estimated at 2,025,000 tons. This includes 718,600 tons of broken ore but does not include the 250,000 tons indicated as possible ore on the 24th and 25th levels. Ore in the sediments is estimated at 194,000 tons, and the ore in the greenstones is estimated at 1,831,000 tons.

Exploration

Your engineers have continued to examine and consider properties and prospects. Nothing has been found, however, that warranted our becoming interested. The expenditure in connection with this work for the year amounted to \$21,925.37. The option held on a group of claims in the Swayze district of Ontario was dropped as the results of the work done on these claims were unsatisfactory.

Mill

The following are the results of the mill operations during the year:—

	Value per ton	Extraction per cent.
Heads.....	dwt. 8.0303	.....
Recovery.....	7.8881	98.23

Mr. C. W. Dowsett was engaged as consulting metallurgist and has made many improvements during the year, which resulted in the percentage extraction being raised from 95.08 to 98.23 per cent., while for the past several months the extraction figure has been around 98.37 per cent.

On Mr. Dowsett's recommendation, a small plant was erected during the year to recover gold from old fine iron waste from the mill. The bulk of this material which had accumulated over a period of years has been treated and has produced approximately 3,400 ounces of gold.

General

Operating costs for the year were \$3.729 per ton. During the year, four mining claims adjoining our property to the northeast were purchased.

A new change-house was erected and put into operation in the latter part of the year. This has given much satisfaction.

Foley Syndicate

In November, 1932, British Canadian Mines, Limited, turned over the Foley mine near Mine Centre, in the Rainy River district, to a syndicate composed mainly of its bondholders, under an operating agreement.

A small amalgamation mill was first assembled, consisting of a jaw-crusher, two gravity stamps, amalgam plates, a gas engine, and a 15 h.p. boiler. Most of this equipment was already on the property.

The old south shaft, which is a vertical, two-compartment shaft, 200 feet deep, was then dewatered to the 50-foot level and stoping started on a narrow high-grade vein. This shaft is not connected to the principal workings of the Foley mine.

By the end of 1933 a total of about 350 tons of ore had been mined by open stoping on the 50-foot level, transported to the amalgamation mill by truck, and milled.

The mining plant used consisted of the 546-cubic-foot compressor, driven by one of two 110 h.p. Diesel engines on the property, and a 4- by 6-inch air hoist.

On an average, 8 men were employed, of whom 4 were underground. Russell Cone was in charge of operations.

Four Nations Consolidated Gold Mines, Limited

Four Nations Consolidated Gold Mines, Limited, have a capitalization of 5,000,000 shares of \$1 par value. The shareholders of the old syndicate are to get one share of the new company for 10 shares of the old. The property is at Kenogami Lake, in Grenfell and Gauthier townships, in the district of Timiskaming. The officers and directors are: H. W. Waters, president; H. Don Miller, vice-president and general manager; Max Kaplan, treasurer; J. R. Jarvis and Roderic H. Rae, directors. E. D. Kindle is manager. The head office is at 372 Bay Street, Toronto.

Work was started in November, 1933. The buildings were repaired and the machinery was put in shape to operate. In January, 1934, two machines started crosscutting and drifting on the 500-foot level. About 37 men are employed.

Gold Lands Syndicate of Algoma

In 1933 this syndicate took over a group of 9 claims, known as the Edwards property, near the centre of township 48, range 27, district of Algoma. The property is six miles southwest of Lochalsh station on the Canadian Pacific railway. The trustees of the syndicate are: H. C. Miller, 901 Atlas Building, Toronto; Raymond N. Bond; and M. C. Van Der Voort. The capitalization is \$33,000.

A 7- by 11-foot shaft, inclined at 80 degrees, was started on September 30 and completed to a depth of 100 feet. Crosscutting was in progress on the 100-foot level at the end of the year.

The plant consists of a 110-cubic-foot IR gasoline compressor and a small gasoline hoist. Buildings include a power-house, a blacksmith shop, and a bunk-house.

A crew of fifteen men was employed, of whom 5 were underground. Geo. W. Hall was in charge of operations.

Golden Summit Mines, Limited

The Golden Summit Mines, Limited, owns 460 acres in Maisonville and Grenfell townships, district of Timiskaming. The officers and directors are: W. J. Simpson, president and general manager; Benjamin Kerr, Jr., vice-president; Gordon Belyea, secretary-treasurer; Dr. J. J. Matheson, J. G. Jarvis, J. M. Calder, and Charles Ling, directors. The head office of the company is at 2422 Bloor Street West, Toronto. The mine address is Sese kinika. The authorized capital is \$2,500,000, in shares of \$1.

The main shaft is down to the 142-foot level, and about 1,000 feet of drifting and crosscutting has been done on the 125-foot level. The shaft is to be sunk to the 500-foot level, and stations will be cut at the 250-, 375-, and 500-foot levels. The average number of men employed during the year was 10.

Halcrow Swayze Mines, Limited

This company was incorporated in November, 1932, with an authorized capitalization of 2,500,000 shares, of \$1 par value. The head office is at 38 King Street West, Toronto. The officers and directors are: Horace F. Strong, president; H. A. Butt, vice-president; J. B. Allen, secretary-treasurer; W. J. Yeowell and Martin Shunsby, directors.

The property consists of some 35 claims located in Halcrow township, in the Swayze area, district of Sudbury.

A mining plant was taken into the property in the early spring of 1933, and included a 310-cubic-foot Gardner Denver gasoline compressor, an 8¼- by 10-inch hoist, and a 25 h.p. boiler.

Sinking was started on June 23, and a vertical two-compartment shaft, 7 by 11 feet, was sunk to a depth of 212 feet, and a level was established at 200 feet. To the end of the year a total of 435 feet of drifting and 253 feet of crosscutting had been accomplished on this level.

An average of 17 men was employed during the year, of whom 4 were underground. Horace F. Strong was in charge of operations. The mine address is care of General Airways, Chapleau.

Hayden Gold Mines, Limited

This company is capitalized at \$5,000,000, in shares of \$1 par value. There are approximately 4,000,000 shares issued. Jas. S. Pierce is president, and the head office is at 421 Temple Building, Rochester, N.Y.

The company's holdings of 8 claims are in the townships of Ogden and Deloro, district of Cochrane.

The mine is one of the oldest in the Porcupine area and the undertaking was revived in 1927, when a complete new mining plant was placed in operation. The shaft was sunk many years ago to the 700-foot horizon and work started on six levels. The new company continued this work with more or less success, finding new veins to the south of the early workings, which showed consistent though rather low values. In 1932, a 25-ton mill using flotation and amalgamation was constructed and operated for a short time before the mine was closed down. Late in 1932 a cyanide unit was added to the mill, and the property again operated during the early part of 1933. Results from the mill were indifferent, and the property was again shut down. An assignment was made in May, 1933. Late in the year the property was bought by a Rochester syndicate. Subsequently a company called Naybob Gold Mines, Limited, was formed to take over the property.

Hollinger Consolidated Gold Mines, Limited

The authorized capital of this company is \$25,000,000, in 5,000,000 shares of \$5 par value; 4,920,000 shares were outstanding on December 31, 1933. The head office is at Timmins, Ont.

The officers of the company are: Noah A. Timmins, president; Jules R. Timmins, vice-president; John B. Holden, secretary-treasurer; A. F. Brigham, consulting engineer; John Knox, general manager. The directors are: Noah A. Timmins, John B. Holden, Jules R. Timmins, Wilson Bell, Senator W. L. McDougald, Leo H. Timmins, Allen A. McMartin, James Y. Murdoch, and John I. Rankin.

Ore broken during 1933 amounted to 1,644,338 tons, none of which came from stopes below the 2,700-foot level. The following is a summary of development work: drifting, 63,308 feet; crosscutting, 24,372 feet; diamond-drilling, 147,533 feet. Some 12,857 lineal feet of stope timbering was placed.

The construction of a new change-house, embodying the most up-to-date features, was under way late in the year. There will be accommodation for about 1,350 men, as well as mine clerks' offices, etc.

The following is taken from the president's report to the shareholders for the year ending December 31, 1933:—

The company had a highly successful year. The value of gold and silver produced was \$13,778,683.49, and interest on investments and other income amounted to \$161,760.99, making

total income \$13,940,444.48, applied as follows: general, mining, and milling charges, \$6,791,675.62; Dominion, provincial, and municipal taxes, \$699,741.06; reserve for contingencies, silicosis, etc., \$453,248.77; depreciation, \$258,602.80; leaving net profit from operations of \$5,737,176.23, out of which the regular 13 dividends of 5 cents each and four extra dividends of like amount (85 cents in all) were paid, and \$1,555,176.23 added to surplus.

The main items comprised in general, mining, and milling charges consist of (a) pay-roll, \$4,102,775.11; (b) material and supplies (practically all produced and purchased in Canada), and miscellaneous, \$2,278,967.97.

For the year under review, the estimated requirements for Dominion, provincial, and municipal taxes amount to approximately \$700,000, as against \$527,000 during the preceding year, an increase of \$173,000.

Shareholders will note that the company's interest in its subsidiary, International Bond and Share Corporation, has been written down to its actual value at the end of the year. Heretofore the cost of this interest has been set up in the balance sheet with a notation of the market value. That company's portfolio, as in the past, consists chiefly of listed securities, which are readily marketable. The securities of your subsidiary, based on market value, are subdivided as follows: bonds, 20.4 per cent.; preferred stock, 7.3 per cent.; common stock, 72.3 per cent.

The securities in other companies and the bonds held by your company appear in the balance sheet at cost, which is considerably less than their market value.

During the year the policy of your management to explore and investigate outside properties has been continued. A competent field force has been constantly in touch with developments in the various mining areas, and an option on the Brennan group of claims in Hislop township, Ontario, has been secured.

Last year your company took an option on the Young-Davidson claims in the Matachewan district, which has been actively followed up. A mill is now in course of erection, and it is expected that the property will be in production in the early summer.

A progress report by your consulting engineer, Mr. Brigham, on the Brennan and Young-Davidson claims, forms part of this report.

Hollinger Consolidated remains predominantly Canadian. The outstanding 4,920,000 shares are distributed among nearly 9,000 shareholders, as follows: 7,050 shareholders residing in Canada hold 4,554,362 shares; 1,545 shareholders in the United States hold 330,658 shares; 94 shareholders in Great Britain hold 18,136 shares, and 128 shareholders elsewhere hold 16,844 shares.

The following is taken from the report of the general manager for the year ending December 31, 1933:—

PROFIT AND LOSS STATEMENT

SOURCES OF 1933 INCOME:

Gold and silver produced.....	\$13,778,683.49
Interest on investments and other income.....	161,760.99
	<u>\$13,940,444.48</u>

DISPOSAL OF 1933 INCOME:

General charges.....	\$477,119.80
Mining charges.....	5,240,318.38
Milling charges.....	1,074,237.44
	<u>6,791,675.62</u>
Operating profit.....	\$7,148,768.86

DEDUCT:

Taxes—

Province of Ontario.....	\$126,064.93
Royalty to Town of Timmins.....	43,420.60
Municipal to Town of Timmins.....	77,769.97
Royalty to Township of Tisdale.....	1,944.29
Municipal to Township of Tisdale.....	3,131.88
Dominion of Canada re 1932.....	2,409.39
Dominion of Canada and Province of Ontario, reserve for.....	445,000.00

	<u>\$699,741.06</u>
Reserve for contingencies—silicosis, etc.....	453,248.77
	<u>1,152,989.83</u>

Net profit from operations before depreciation.....	\$5,995,779.03
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Depreciation:

Plant.....	\$195,300.17
Investments in other companies and properties written down.....	2,744.01
Expenditures on properties abandoned.....	60,558.62
	<u>258,602.80</u>

NET PROFIT FROM OPERATIONS.....	\$5,737,176.23
PAID OUT IN DIVIDENDS.....	4,182,000.00
ADDED TO SURPLUS.....	\$1,555,176.23

BULLION STATEMENT

INVENTORY, JANUARY 1, 1933:	
Solutions.....	\$131,931.40
Slags, litharge, and miscellaneous.....	880.00
Precipitates held over.....	8,141.00
Total.....	\$140,952.40
VALUES PRODUCED IN 1933:	
Ore milled.....	\$14,266,789.19
Tailings loss.....	488,105.70
	13,778,683.49
	\$13,919,635.89
INVENTORY, DECEMBER 31, 1933:	
Solutions.....	104,257.24
Slags, litharge, and miscellaneous.....	880.00
Precipitates held over.....	2,435.00
Gold in process to scavenger.....	14,500.00
Silver.....	11,802.83
	\$133,875.07
BULLION SHIPPED DURING 1933.....	13,785,760.82
	\$13,919,635.89

YEARLY AVERAGE COSTS

Account	Sundries	Labour	Stores	Total	Per ton ore milled
General miscellaneous charges and administration.....		\$256,834.88	\$85,598.77	\$342,433.65	\$0.1982
Surface services.....		51,035.24	28,085.68	79,120.92	.0458
Insurance.....	\$17,458.91			17,458.91	.0101
Marketing bullion.....	38,106.32			38,106.32	.0221
Workmen's compensation.....		73,248.77		73,248.77	.0424
Milling charges.....		431,942.69	642,294.75	1,074,237.44	.6220
Mining charges.....		3,717,329.61	1,522,988.77	5,240,318.38	3.0342
Contingent reserve for silicosis, etc.....		380,000.00		380,000.00	.2200
Total charges.....	\$55,565.23	\$4,910,391.19	\$2,278,967.97	\$7,244,924.39	\$4.1948

Employees

The average number of men employed during the year has been 2,527, distributed as follows:—

MINERS:		MECHANICS:		GENERAL:	
Exploration.....	29	Operation.....	109	Mill and refinery..	202
Development.....	390	Maintenance.....	175	Engineering staff..	70
Production.....	1,380			Clerical staff.....	39
				Miscellaneous.....	133
Total.....	1,799	Total.....	284	Total.....	444

The Mill

Milling results were as follows:—

Ore milled.....	tons	1,727,102
Average value per ton.....		\$8.26
Gross value.....	\$14,266,789.19	
Deduct loss in tailings.....	488,105.70	
Net value recovered.....		\$13,778,683.49

Average tons per day.....	4,758
Per cent. of possible time run.....	88.8
Tons per 100 per cent. running time.....	5,358
Solution precipitated per ton ore.....	tons 1.04
Value per ton in tailings.....	\$0.28
Cyanide consumed per ton of ore.....	lbs. 0.496
Zinc consumed per ton of ore.....	lbs. .050
Zinc consumed per ton of solution.....	lbs. .048
Lime consumed per ton of ore.....	lbs. 2.147
Lead acetate per ton of ore.....	lbs. .010
Average value of pregnant solution.....	\$7.71
Average value received per ounce of gold sold.....	\$28.61

There have been no changes in the metallurgy during the year, but better control has resulted in a decrease of 4 cents per ton in the tailing.

Ore Reserves

Our ore reserves on the 31st of December, 1933, consisted of 6,487,559 tons of a total value of \$48,430,451.00, having an average value of \$7.47 per ton. These figures compare with 6,049,548 tons on the 31st December, 1932, of a total value of \$45,492,076.00, having an average value of \$7.52 per ton. In the calculations dealing with ore reserves, the statutory price of gold, namely, \$20.67 per ounce, has been taken as the basis of value, and the same minimum ore grade as used in former years continued.

The Mine

During the year operations have been carried on on all levels from surface to the 3,950-foot level. Below the 2,750-foot level, however, the operations are confined to development only. About 34 per cent. of the ore milled came from above the 800-foot level. During the year 811,000 tons of backfill were placed.

Development.—Exploration in the backfilled areas has been increased, and a large number of comparatively small, lower-grade, but profitable ore bodies have been developed. As noted above, the operations in the block from the 2,750-foot level to the 3,950-foot level are still confined to development only, and an additional \$3,000,000 of ore of a \$9 grade was put in sight during the year.

The extension of the ore zone to the west, mentioned in the last annual report, has continued to a point 1,600 feet west of Schumacher shaft. We are now driving a ventilation drift west of the above point, the objective being a connection with Central shaft, a further distance of 1,400 feet. This drift will be used as a base for further exploration to the west. A shaft has been started below the 3,950-foot level. The location of this shaft is 100 feet south of Schumacher shaft. No sinking objective has been set up for 1934, the progress being governed by other operating conditions.

The following is taken from the report of the consulting engineer:—

YOUNG-DAVIDSON PROPERTY

Surface sampling on this property [in Powell township, district of Timiskaming] was completed during last July, the results of which, together with data from the records of the former optionees, determined the Hollinger to proceed with the exploitation of this property. Based on satisfactory metallurgical tests, a mill of a nominal capacity of 500 tons per day has been designed and is presently being built. The excavation and foundations are completed and ready for the steel building, material for which is on the site. A contract has been completed with the Hydro-Electric Commission of Ontario for all power requirements.

It is proposed to mine the ore by open-cut methods to the greatest safe depth, and it is expected that further tonnages of ore, below such level, may be mined by stoping, should the values be maintained. The amount thus available is upwards of 2,500,000 tons, valued at \$2.30 a ton (gold at \$20.67). Based on this figure, a profit of about 70 cents a ton was indicated. The new price of gold, however, relieves the project of any speculative features. The plant is expected to be in production by early summer. Access to this mine is by rail to Elk Lake followed by 26 miles of good roads.

BRENNAN PROPERTY

An option to examine this property [in Hislop township, district of Cochrane] was taken up late in the year. Trenching and diamond-drilling are giving encouraging assays, but the work is not far enough advanced to report anything reliable either as to the form or value of the ore body, which is likely to prove low-grade and has this and other features in common with the Young-Davidson.

Horseshoe Mines, Limited

This company has an authorized capitalization of 4,500,000 shares of \$1 par value. The officers and directors are: W. A. Lamport, president; C. M.

Chandler, secretary-treasurer; A. Kelly-Evans, J. H. Lumbers, and Dr. W. B. Kendall, directors. The head office is at 302 Royal Bank Building, Toronto. The mine address is Kenora.

The property is located about 40 miles southeast of Kenora, on the Lake of the Woods, in the district of Kenora, and includes the old Regina mine. Work at the Regina mine was suspended in December, 1932, and resumed in July, 1933. A two-compartment winze was started on the old ninth level at a point on the vein 75 feet from the shaft. This level is at a vertical depth of 516 feet. By the end of the year the winze had reached a depth of 132 feet. It is intended to continue it to 250 feet, then to explore the vein.

The plant in use consisted of a 120 h.p. boiler, a 185-cubic-foot Sargent compressor, a 220-cubic-foot IR gasoline compressor, a 12- by 16-inch single-drum hoist on surface, and a 6- by 8-inch hoist at the winze.

During the period of operation an average of 25 men was employed, of whom 10 were on surface. George Miller was in charge of operations.

Howey Gold Mines, Limited

The company is capitalized at 5,000,000 shares of \$1 par value. They are all issued. The head and mine offices of the company are at Red Lake. The executive office is at 717 Federal Building, Toronto. The following are the executive officers and directors: R. T. Birks, president; W. S. Cherry, vice-president; H. C. McCloskey, secretary-treasurer; J. E. Hammell and John A. Northway, directors. Fraser D. Reid is general manager.

The company's holdings lie at the southeastern corner of the lower part of Red lake and include the following claims situated in Dome and Heyson townships, district of Kenora, Patricia portion: K. 740-43, 1,400-406, 1,364-72, 1,397-99, and 867. These claims lie directly north of Favel on the Canadian National railway.

The following is an extract from the president's report to the shareholders for the year 1933:—

The interruption of the usual routine by the installation of the new equipment, along with a major shutdown owing to a serious break in the hoisting equipment, seriously affected the profits from the year's operations. Notwithstanding these facts your directors were enabled to fulfil your expectations and declare the first dividend.

The general manager's report shows ore reserves for approximately four years' duration. The grade of the ore is low, but under the prevailing costs will show a substantial profit.

An extensive exploration programme is being carried on, and further additions to the known ore reserves are confidently expected.

Your attention is especially directed to the operating costs for the year. These low costs are an eloquent tribute to the efficiency and co-operation of Mr. Reid, Mr. Futterer, and their excellent staff.

The following is taken from the general manager's report for the year ending December 31, 1933:—

SUMMARY OF WORK ACCOMPLISHED

	1933	1932	1931
Drifts, crosscuts, raises, etc. feet	1,879	3,562.5	3,117
Shafts and winzes. feet	200	430.5	.....
Shaft stations, slashing, etc. cu. yds.	3,860	1,550	2,225
Diamond-drilling (underground) feet	1,837.6	1,856.6	2,030.9
Diamond-drilling (outside exploration) feet	.....	701	.....
Box-holes. feet	1,883	830.5	1,560
Ore broken. tons	414,611	339,675	323,289
Low-grade material discarded by sorting. tons	53,170	44,585	15,324
Milled after sorting. tons	290,965	284,664	211,522
Broken reserves in stopes (Jan. 1, 1934). tons	276,526	206,150	195,724

EARNINGS STATEMENT

	1933	1932	1931
Total receipts from sale of gold and silver.....	\$1,158,470.03	\$1,268,780.07	\$914,290.58
Total operating cost, including Toronto office expenses	770,010.56	813,368.11	709,111.29
Operating profit.....	\$388,459.47	\$455,411.96	\$205,179.29

MISCELLANEOUS OPERATING DATA

	1933	1932	1931	Total from start of operations
Tonnage milled and sorted.....	344,135	329,249	226,876	1,011,490
Tonnage discarded by sorting.....	53,170	44,585	15,324	113,871
Tonnage milled.....	290,965	284,664	211,552	897,619
Value a ton hoisted.....	\$2.73	\$3.70	\$4.20	\$3.58
Value a ton material discarded by sorting	\$0.54	\$0.42	\$0.60	\$0.52
Value a ton of ore milled.....	\$3.12	\$4.21	\$4.45	\$3.94
Loss in tailings a ton milled.....	\$0.24	\$0.27	\$0.35	\$0.28
Loss a ton of ore hoisted (in milling and sorting).....	\$0.286	\$0.29	\$0.37	\$0.31
Net percentage recovery a ton of ore hoisted.....	89.5	92.4	91.5	91.4
Total net recovery of gold and silver...	\$1,158,470.03	\$1,268,780.07	\$914,290.58	\$3,801,969.04

ANALYSIS OF COSTS

	1933 (344,135 tons)		1932 (329,249 tons)		1931 (226,876 tons)	
	Total cost	Cost per ton milled and sorted	Total cost	Cost per ton milled and sorted	Total cost	Cost per ton milled and sorted
Mine operation.....	\$445,033.50	\$1.293	\$425,094.74	\$1.292	\$371,396.72	\$1.637
Outside exploration..	484.39	.002	2,089.95	.006	1,803.00	.008
Crushing and conveying.....	34,918.07	.102	38,866.59	.118	38,894.55	.172
Ore sorting.....	15,612.00	.045	12,820.98	.039	4,616.05	.020
Milling.....	198,877.14	.578	216,049.24	.656	176,358.66	.777
General expense.....	48,277.67	.140	59,337.36	.180	44,990.64	.198
Total plant cost...	\$743,202.77	\$2.160	\$754,258.86	\$2.291	\$638,059.62	\$2.812
Toronto office salaries, general expenses and taxes.....	27,578.92	.080	45,313.19	.138	34,598.27	.152
Interest charges.....			13,796.06	.042	36,453.40	.162
Total operating expenses before depreciation, Dominion and provincial taxes, and pre-operating charges..	\$770,781.69	\$2.240	\$813,368.11	\$2.471	\$709,111.29	\$3.126
Dominion and provincial taxes.....	13,016.83	.038				
Depreciation (on 10 per cent. basis)....	119,108.64	.346	115,333.90	.350	108,266.64	.477
Pre-operating charges	103,240.50	.300	197,549.40	.600	126,931.20	.560
Total cost.....	\$1,006,147.66	\$2.924	\$1,126,251.41	\$3.421	\$944,309.13	\$4.163

CAPITAL EXPENDITURES

MISCELLANEOUS ADDITIONS:

Dwelling	\$395.47
Addition to dwelling	335.53
Underground miscellaneous equipment	1,613.55
Crushing plant	846.26
Machine and blacksmith shop equipment	2,325.54
Power-house (compressor)	7,739.38
Miscellaneous surface equipment	1,035.28

Total

\$14,291.01

ADDITIONS IN CONNECTION WITH INCREASED TONNAGE AND DEPTH DEVELOPMENT:

New storehouse	\$3,390.77
Machine-shop extension	1,553.41
Addition to steel and pipe warehouse	153.40
Shaft-house equipment	1,155.06
Milling equipment	74,223.11
Sorting plant-feed control	674.44
New hoist motor and switchboard equipment	11,454.39
Three 200 k.v.a. transformers, 44,000 v.—2,300 v.	7,426.96
Three 100 k.v.a. transformers, 2,300 v.—575/287 v.	1,858.42
Surface waste rock haulage equipment	12,578.88
Underground equipment	4,291.15

Total

\$118,759.99

Plant Expansion

During the past year the capacity of the mill was increased from 900 tons to 1,350 tons a day. This increase in capacity was made in order to mine and mill, at a profit, a large tonnage of low-grade material located west of the shaft above the 1,000-foot level, and also the ore developed below this level. Enough ore was treated at this increase to demonstrate that the total operating cost could be reduced to at least \$1.85 a ton. This reduction in cost, coupled with the increase in the price of gold, enables us to make a substantial profit on this low-grade material.

Ore Reserves

The broken ore reserves in the mine as of December 31, 1933, amounted to 276,526 tons. The unbroken reserves amounted to 1,751,755 tons. It is practically impossible to arrive at the value of these ore reserves by underground sampling methods, owing to the extremely erratic distribution of the gold. We estimate, however, that the ore has a value of between \$3.50 and \$4.00 a ton at the current price of gold.

Exploration

During the past year exploration work was confined to extending the limits, above the 1,000-foot level, of the known ore body. A substantial tonnage of low-grade material was developed. Shaft-sinking below the 1,315-foot level was commenced and will be continued to the 1,500-foot level, where further exploratory work will be done. The east drift on the 1,000-foot level is also being driven into unexplored ground, and this area will be thoroughly prospected by diamond-drilling.

An average force of 210 men was employed throughout the year. Edward Futterer is superintendent.

J-M Consolidated Mines, Limited

This company was incorporated in Ontario in February, 1933, and took over the holdings of the Jackson Manion Mines, Limited, and Mint Ore Mines, Limited. The capitalization is \$2,500,000, in shares of \$1 par value. The officers and directors are as follows: J. E. Day, president; Charles Taylor, vice-president; T. J. Day, secretary-treasurer; J. D. Chapman, and J. B. Tudhope, directors. D. M. Thomson is consulting engineer. The head office of the company is at 1116 Federal Building, Toronto, and the mine office is at Jackson Manion, via Sioux Lookout.

The property consists of 32 claims in the Woman Lake area, Patricia portion of Kenora district, and is best reached by aeroplane from Sioux Lookout. The water route is from Hudson, through Lac Seul, Packwash lake, Trout Lake river, and Woman river, to Woman lake.

During the years 1928 and most of 1929, active development of the Jackson Manion was carried on. A shaft was sunk 404 feet with levels at the 125-, 250-, and 375-foot horizons, upon which a total of about 1,800 feet of development work was done, most of it on the vein. There was also some 5,000 feet of diamond-drilling done. Since August, 1929, the property has been idle.

In October, 1933, work was again resumed at the property, at which time further underground development was started. It is expected that a small mill will soon be placed on the property.

D. M. Thomson is in charge of operations. Thirty-two men are employed.

Kenora Prospectors and Miners, Limited

The property of this company includes the old Mikado gold mine, situated in Bag bay, Shoal lake, in the Lake of the Woods area, district of Kenora. It is 45 miles by water from Kenora.

Operations at the Mikado mine were started by this company in November, 1932, and continued throughout 1933. In January, 1933, sinking was started in an old 87-foot inclined winze situated on the 4th level, near No. 1 shaft. This winze was sunk an additional 211 feet on the incline to reach the 9th-level horizon, which is at a vertical depth of 522 feet from surface. A total of 1,651 feet of drifting and 264 feet of crosscutting was done at this horizon from the winze. During the latter part of 1933 work was started on the 10th level, from the old Mikado inclined shaft, where 266 feet of drifting and 78 feet of crosscutting was accomplished.

The plant consists of an 8- by 12-inch Beatty hoist at No. 1 shaft, a 6- by 8-inch Jenckes hoist at the winze, two 88 h.p. boilers, and a 500-cubic-foot compressor.

An average of 29 men was employed, of whom 15 were underground. R. C. Brehaut was in charge of operations.

Kenty Gold Mines, Limited

This company was incorporated in September, 1932, with an authorized capital of 3,000,000 shares, of \$1 par value. The officers and directors were: F. L. Trethewey, president; J. B. Tyrrell, vice-president; S. W. Black, secretary-treasurer; R. G. O. Thomson and E. T. Corkill, directors. The executive office is at 43 Victoria Street, Toronto. The mine address is Brett Lake, via Sultan.

The property consists of 16 claims situated in the northeast corner of Swayze township, district of Sudbury. It is 21 miles by road from Sultan station on the main line of the Canadian Pacific railway.

Operations were started in October, 1932. No. 1 shaft was commenced on January 3, 1933, and No. 2 shaft a month later. Both are vertical two-compartment shafts, 6½ by 10 feet, and are 1,800 feet apart.

During 1933, No. 1 shaft was sunk to a depth of 510 feet, and levels were established at 250, 375, and 500 feet. A total of 370 feet of drifting and 74 feet of crosscutting was accomplished on the 250-foot level; 458 feet of drifting and 183 feet of crosscutting on the 375-foot level; and 166 feet of drifting and 202 feet of crosscutting on the 500-foot level. No. 2 shaft was sunk to a depth of 534

feet, and levels were established at 290 and 525 feet. A total of 458 feet of drifting and 576 feet of crosscutting was accomplished on the 290-foot level, and 137 feet of drifting and 516 feet of crosscutting on the 525-foot level.

The equipment used included two 6- by 8-inch IR air hoists, a 610-cubic-foot air compressor driven by a 105 h.p. engine, and a 322-cubic-foot compressor driven by a 55 h.p. oil engine. The compressors were situated at No. 1 shaft and compressed air was piped over to No. 2 shaft for hoisting and drilling.

Buildings erected included a hoist and compressor house, blacksmith shop with power sharpener and oil furnace, and a dry-house at No. 1 shaft; a hoist-house and dry-house at No. 2 shaft; three bunk-houses, a two-storey staff office-building, and a cookery at the camp.

An average of 39 men was employed, of whom 22 were underground. E. T. Corkill was in charge, with R. M. Williams as superintendent.

Kirkland Consolidated Gold Mines, Limited

The officers and directors are: J. W. Rudhard, president; C. C. Tyx, Tona-wanda, N.Y., secretary-treasurer; E. B. Wood, Ed. J. Meyer, Sr., Kelvin Killeen, R. W. Langford, N. R. Davis. The head office is at 1717 Metropolitan Building, Toronto. The mine address is Swastika. Ralph Hurd is manager. The company owns 14 claims in Gauthier township, 4 claims in McVittie township, and 12 claims in Grenfell township, district of Timiskaming. The authorized capital is 7,000,000 shares of \$1 par value, and there are issued 3,500,000 shares.

In 1933 the shaft on the Grenfell claims was sunk from 60 feet to the 250-foot level, where a crosscut is being driven to cut the vein. At the end of January, 1934, the crosscut was advanced 46 feet.

During the year the following construction work was done: cookery, 18 by 32 feet; bunk-house, 18 by 32 feet; office, 20 by 26 feet; blacksmith shop, 16 by 20 feet; dry-house, 16 by 16 feet; boiler-house, 18 by 34 feet; and powder-house, 8 by 10 feet. In November a steam plant consisting of a 60 h.p. boiler and a 350-cubic-foot steam compressor was installed. Operations were started in August, 1933, and an average of 20 men was employed to the end of the year.

Kirkland Gold Belt Mines, Limited

Kirkland Gold Belt Mines, Limited, have an authorized capital of 3,000,000 shares of no par value. The officers and directors are: G. W. Morris, president; Jas. E. Day, vice-president; Roy Weldon, secretary; M. C. Smith, treasurer; Dr. W. H. Bennett, Adam L. Beck, H. P. Armstrong, Walter B. Robb, directors. The company owns 292 acres in the township of Lebel, district of Timiskaming. The head office is at 504 Kent Building, Toronto. The mine address is King Kirkland.

The work done during the year consisted of 250 feet of sinking, 1,749 feet of drifting, and 266 feet of crosscutting. At the end of the year the shaft was 518 feet deep, and 462 feet of crosscutting and 2,292 feet of drifting had been done.

Howard Brassaw is manager. An average of 26 men was employed during the year.

Kirkland Lake Gold Mining Company, Limited

The officers and directors of this company are: J. B. Tyrrell, president and managing director; R. Graham, secretary; R. G. O. Thomson, vice-president; Wm. M. Sixt, mine manager; A. C. Matthews, J. A. Dalton, R. V. Le Sueur, W. S. Walton, and J. C. Haight, directors. The company owns 465 acres in the

township of Teck, district of Timiskaming, and is capitalized at 5,500,000 shares of \$1 par value. The head office is at the Bank of Commerce Building, Toronto. The mine address is Kirkland Lake. The average number of men employed during the year was 125.

The following is taken from the president's report to the shareholders for the year ending December 31, 1933:—

The energies of the staff during the past year were largely devoted to searching for ore on or in the vicinity of the rich Kirkland Lake vein, to extracting ore which had been located in previous years, and also some of that which was found during the year under review.

The profit for the year amounted to \$141,720.47, after providing for cost of operations, including depreciation and taxes, amounting in all to \$398,831.69, or \$8.19 to the ton milled.

Ore mined and milled amounted to 49,487 tons, and the recovery from this tonnage produced \$524,046.77. Of this ore, 782 tons were taken from the property of the Grozell Kirkland Gold Mines, Limited, which produced \$2,636.71, leaving 48,705 tons from the company's property, for which \$521,410.06 was received, an average rate of \$10.70 to the ton. Rather more than one-third of this ore came from above the 3,600-foot level, another third came from the four levels below 3,600 feet, while the remainder came from below 4,150 feet.

During the year No. 2 winze was completed to a depth of 5,477 feet, after which lateral exploration was undertaken at the new levels opened up by this winze.

The great Kirkland Lake fault was followed on the 1,600-, 4,450-, 4,900-, 5,050-, 5,325-, and 5,450-foot levels in search of payable ore. Ore was found on most of these levels, the two bodies that seem to be the most important being on the 5,450-foot level. Diamond-drilling was also carried on from these levels, both laterally and vertically, ore being located by drill cores laterally from the 5,050-foot level, and vertically below the 5,450-foot level.

In addition to stoping, the following development work was done: 4,479 feet of drifting; 1,465 feet of crosscutting; 34 feet of sinking; 226 feet of raising; 9,150 cubic feet of station-cutting; 8,800 cubic feet of slashing, and 2,733 feet of diamond-drilling.

By making some comparatively slight alterations in the mill, the grinding capacity has been materially increased, and the mill capacity has been brought up to about 170 tons per day.

In pursuance of the agreement with the Grozell Kirkland Gold Mines, Limited, drifts were driven for 872 feet in its property at the 4,900-foot level, and mining was done laterally wherever indications pointed to possible favourable results, but no volume of commercial ore was found on this level, and work was discontinued.

Your company has purchased 400,000 shares of stock in Kenty Gold Mines, Limited, and has disposed of 140,000 of these shares, leaving it with 260,000 shares, which with your shares in Kirkland Basin Gold Mines, Limited, Ursa Major Mines, Limited, and Grozell Kirkland Gold Mines, Limited, are included in the company's list of assets under "Shares in other companies." In addition to the stock in the Kenty Gold Mines, Limited, already purchased, the company has an option to purchase a further 900,000 shares.

Your mine is well equipped, has no debt, and now has available liquid resources amounting to \$401,021.69.

The increased value of gold, which has now attained a price of \$35 per fine troy ounce for gold mined in or delivered to the United States, has been, and will be, of material assistance to the company's operations, and should have an important influence on our results.

Your directors record with deep regret the death on December 4, 1933, of Mr. A. M. McQueen, who had served on the board since March 22, 1929. Mr. R. V. Le Sueur was appointed a director to fill the vacancy.

The following is taken from the report of the manager for the year ending December 31, 1933:—

During the year work was done on the following levels: 500, 700, 1,600, 2,225, 2,475, 2,725, 2,850, 2,975, 3,600, 3,750, 3,875, 4,000, 4,150, 4,300, 4,450, 4,750, 4,900, 5,050, 5,325 and 5,450. A much larger tonnage was made available on the upper levels than was indicated at the end of the previous year, due to the prevailing price of gold.

Parts of the ore zone, which previously were unprofitable, are now being worked. Due to the increased price of gold a greater tonnage per foot of depth will be recovered than would have been possible otherwise.

The ventilation system has been improved by the installation of a large fan in the down-cast air passage. This has improved the working conditions in the lower levels.

Development work proved up a number of small ore bodies on intermediate levels, but the main development of ore was on the 5,450-foot level. This 5,450 ore body has a good width, a good grade, and a fair length. Work was in progress at the end of the year to determine the extent of this ore body.

The formation and structure on the lowest level, 5,450 feet, are favourable, and ore should also be found at greater depth. A diamond-drill hole was drilled below the 5,450-foot level in the central section of the mine, near No. 2 winze. The hole cut ore at 5,650 feet on the main ore system. Assays from the drill core have indicated high-grade ore. While more work is

being done on the upper levels, plans are being made to sink No. 2 winze below the 5,450-foot level to prove up the downward extension of the 5,450-foot level ore bodies and to develop the ore indicated by the diamond-drill at 5,650-foot depth.

Development work on the 5,050-foot level located the downward extension of the 4,900-foot level ore body.

Work on the 5,325-foot level was started near the end of the year to locate the upward extension of the 5,450 ore body.

Some changes were made in the mill which slightly improved the extraction and decreased the power cost per ton ground in the mills.

La Roche Mines, Limited

This company has a capitalization of \$3,000,000, in shares of \$1 par value. The officers and directors are: Jas. E. Day, president; Jas. Savage, vice-president; R. R. Brown, managing director; F. L. Cohen and Jas. E. McMahon, directors. The head office is at 116 Federal Building, Toronto.

The property consists of two claims about 2 miles southeast of Timmins in the township of Tisdale, district of Cochrane. It was shut down during the early part of 1932 after a shaft had been sunk 140 feet and about 500 feet of lateral work on the 125-foot level had been done.

Noranda Mines, Limited, optioned the property in the spring of 1933, and besides thoroughly sampling the property did some work on the veins shown up in the long crosscut driven by the original company. The property was closed down in midsummer. During the period of the Noranda option, about 26 men were employed under the direction of A. L. Dempster.

Lake Shore Mines, Limited

This company is capitalized at \$2,000,000, in shares of \$1 par value. The executive officers and directors are: Harry Oakes, president; W. H. Wright, vice-president; A. L. Blomfield, managing director; Dr. W. P. St. Charles, treasurer; Kirkland Securities, Limited, secretary; Albert Wende and Ernest Martin, directors. The mine and works are at Kirkland Lake, Teck township, district of Timiskaming.

The total tonnage of ore milled during the year was 808,917. During 1933, Nos. 1 and 3 shafts were completed to their respective objectives of 4,450 and 3,950 feet. Loading pockets were installed at the bottom level of each shaft. A spillage raise was driven from the 4,075-foot level to the No. 3 shaft sump to facilitate the removal of spillage.

During the latter part of the year preparations were made for the sinking of a new shaft, No. 4. This shaft will be a duplicate of No. 1 shaft as regards size and equipment. The hoist for this shaft will be located on the 4,325-foot level in a concrete and steel-lined station, already prepared.

Following a policy of reducing the fire hazard underground, particularly on the lower levels, which have required considerable timber support, extensive use of gunite has been made with highly successful results. It has been found possible to practically eliminate the use of timber in all main crosscuts. In addition to the use of gunite, considerable steel and concrete has been used in supporting ground in such workings as shaft stations, etc.

In further consideration of fire hazard, and to increase the life of necessary timber in the mine, an investigation was made in 1933 into timber treatment processes, with the result that construction of a zinc-chloride treatment plant was started in November. At the end of the year this plant was practically complete and the first charge was put through the plant on January 15, 1934.

The block of ground between the 2,950- and 3,950-foot levels was partly developed during the year, the lowest drifting being on the 3,850-foot level,

No. 2 vein, with average results as regards ore occurrences. Development of this lower block of levels was not pushed, owing to the discovery of large volumes of ore above the 2,000-foot horizon.

At the end of the year approximately 50 per cent. of the mill feed was being derived from operations above the 2,000-foot level, No. 1 vein, which hitherto has been a relatively unimportant source of ore, supplying approximately 20 per cent. of the production of the mine.

An average of 1,294 men was employed during the year. E. W. Todd is mine superintendent.

The following is taken from the report of the superintendent for the fiscal year ending June 30, 1933:—

During the period, bullion valued at \$11,406,307.59 was produced from 797,673 dry tons of ore treated in the mill. The recovery per ton of ore milled was \$14.30.

DEVELOPMENT FOOTAGE FOR THE YEAR

Level	Drifting	Cross-cutting	Raising	Shaft-sinking	Shaft-raising	Shaft slash	Sub-drifting	Ore and waste passes	Total footage	Diamond-drilling	Station-cutting
	feet	feet	feet	feet	feet	feet	feet	feet		feet	cu. ft.
100-foot										111.5	
200-foot	354.8	5	219.6				81		660.4	790	
400-foot	152.5	82.2	293.9				161.4	253.2	943.2	1,044.5	
600-foot	503.3	97.7	326.9				333	262.4	1,523.3	1,318.7	
800-foot	306.7	92.2	733.4				244.6		1,376.9	877	
1,000-foot	347.5	70.8	543.3				613		1,574.6	2,622.8	
1,200-foot			585.9				379		964.9	534	
1,400-foot			300.8				434.7		735.5	474	
1,600-foot	469.3		16				264.1		749.4	130	
1,800-foot	118.7		574.6				275.8		969.1	173	
2,000-foot	501.1	259.7	227.9				134.4		1,123.1	1,304	
2,200-foot	281.8	149.9	1,000.3				591.7		2,023.7	2,239	
2,325-foot	921.7		444.3				96.1		1,462.1	153.5	
2,450-foot	688.1		320				76.3		1,084.4	666.3	
2,575-foot	593.6	47.1	764.4				172.3		1,577.4	1,605	
2,700-foot	610	24.5	827.3				9		1,470.8	3,048	
2,825-foot	687.3	12.7	74					13	787	1,543.8	
2,950-foot	667.3		110					266	1,043.3	507.5	
3,075-foot	4,236.4	250.1	110.5					126.7	4,723.7	1,726.5	1,560
3,200-foot	3,341.7	110.4	105			117.3		29	3,703.4	380	2,340
3,325-foot	941.6	269			117	125		272	1,724.6		5,760
3,450-foot	1,127.1	208.3	116.5		116.4	125		299.1	1,992.4		7,476
3,575-foot	223	281.7			116	125		309	1,054.7		7,416
3,700-foot	242.9	414.5		123	116.5	125		279.5	1,301.4		13,572
3,825-foot	1,146.9	542.2		137	96.6	51.5		305.5	2,279.7	161	55,512
3,950-foot		423.5		164	96.5			426.8	1,202.8		11,520
4,075-foot		417.3		173.5		92		230.5	821.3		16,140
4,200-foot				49.7					49.7		4,380
4,325-foot		259.6		121.3					380.9	410	13,656
4,450-foot				81.5					81.5		9,300
Total...	18,463.3	4,018.4	7,694.6	850	659	760.8	3,866.4	3,072.7	39,385.2	21,820.1	148,632

PRODUCTION RECORD

Period	Months	Tons milled	Bullion production	Dividends paid
Mar. 1, 1918, to Nov. 30, 1918	9	14,948	\$369,680.31	\$100,000
Dec. 1, 1918, to Nov. 30, 1919	9	11,907	294,513.72	100,000
Dec. 1, 1919, to Nov. 30, 1920	12	18,889	483,701.93	80,000
Dec. 1, 1920, to Nov. 30, 1921	12	21,681	460,186.37	120,000
Dec. 1, 1921, to June 30, 1923	19	36,825	833,664.89	160,000
July 1, 1923, to June 30, 1924	12	24,223	578,242.59	160,000
July 1, 1924, to June 30, 1925	12	96,838	1,812,494.66	600,000
July 1, 1925, to June 30, 1926	12	125,676	2,235,184.40	700,000
July 1, 1926, to June 30, 1927	12	214,335	3,105,047.85	1,200,000
July 1, 1927, to June 30, 1928	12	237,962	3,629,317.57	1,600,000
July 1, 1928, to June 30, 1929	12	367,015	5,504,858.64	2,000,000
July 1, 1929, to June 30, 1930	12	467,648	6,576,780.45	2,600,000
July 1, 1930, to June 30, 1931	12	698,624	9,152,935.08	3,600,000
July 1, 1931, to June 30, 1932	12	834,434	12,356,759.00	6,000,000
July 1, 1932, to June 30, 1933	12	797,673	11,306,307.59	6,000,000
Total		3,968,678	\$58,699,675.05	\$25,020,000

STATEMENT OF COSTS FOR THE YEAR

	Cost per ton milled
Development.....	\$1.113
Mining.....	2.871
Milling and refining.....	1.256
Marketing bullion.....	.082
General and administrative expense.....	.313
Operating cost.....	\$5.635
Depreciation.....	.980
	\$6.615
Provision for taxes.....	1.156
Total cost.....	\$7.771

SUMMARY OF ORE AND WASTE HOISTED FOR THE YEAR

Level	Ore from development	Ore from mining	Waste hoisted
	tons	tons	tons
200-foot.....	925	4,254	.....
400-foot.....	1,585	12,713	.....
600-foot.....	3,223	15,166	.....
800-foot.....	3,378	52,085	.....
1,000-foot.....	2,960	31,970	.....
1,200-foot.....	2,521	28,949	.....
1,400-foot.....	2,395	25,568	.....
1,600-foot.....	1,324	19,200	.....
1,800-foot.....	1,869	63,937	.....
2,000-foot.....	1,085	48,395	.....
2,200-foot.....	6,161	170,000	.....
2,325-foot.....	5,616	72,756	.....
2,450-foot.....	3,105	68,167	.....
2,575-foot.....	3,848	63,240	170
2,700-foot.....	4,123	41,203	1,912
2,825-foot.....	1,505	7,358	2,581
2,950-foot.....	1,612	1,240	1,038
3,075-foot.....	7,700	245	14,036
3,200-foot.....	5,590	38	11,911
3,325-foot.....	2,234	.....	8,542
3,450-foot.....	3,866	209	9,343
3,575-foot.....	1,236	.....	7,877
3,700-foot.....	205	.....	12,208
3,825-foot.....	2,800	.....	16,378
3,950-foot.....	49	.....	17,271
4,075-foot.....	59	.....	6,690
4,200-foot.....	.....	.....	2,633
4,325-foot.....	.....	.....	5,222
4,450-foot.....	.....	.....	3,206
Total.....	70,974	726,699	121,018

SUMMARY OF DEVELOPMENT WORK PERFORMED SINCE THE
BEGINNING OF OPERATIONS

	Feet
Drifting.....	99,570
Crosscutting.....	24,745
Raising.....	65,086
Sub-drifting.....	6,276
Ore and waste passes.....	10,046
Sinking.....	7,983
Shaft-raising.....	1,182
Shaft slashing.....	761
Winze.....	1,151
Diamond-drilling.....	76,600
	cu. ft.
Box-holing.....	258,826
Station-cutting.....	718,869
Sumps.....	48,728

Development

During the period, the No. 1 shaft was extended to a depth of 4,503 feet and stations were established at 125-foot intervals to the 4,450-foot level. Raising and slashing in No. 3 shaft were completed to the 3,950-foot level, and the system of ore passes, waste passes, and loading pockets was established to this horizon. Excavation for a crusher station on the 3,825-foot level was completed during the year, and a large sump and pumping station established on the 3,200-foot level.

Exploration of levels above the 2,950-foot was continued with satisfactory results, and development work has indicated that all upper horizons will continue to yield appreciable tonnages of ore for a further considerable period of time. A start was made on the development of a block of ground between the 2,950- and 3,825-foot levels. According to past experience, the ore exposed in drifting will be augmented by further disclosures in the drift walls and in subsidiary parallel or branching veins.

ORE EXPOSED ON DRIFTS DURING THE YEAR ENDING JUNE 30, 1933

Level	No. 1 vein			No. 2 vein			Totals		
	Length	Width	Assay value per ton	Length	Width	Assay value per ton	Length	Width	Assay value per ton
	feet	inches		feet	inches		feet	inches	
200- to 2,200-foot....	1,414	65	\$10.08	748	71	\$19.84	2,162	67	\$13.63
2,325- to 2,950-foot....	1,252	57	19.23	1,571	69	26.57	2,823	64	23.66
3,075- to 3,825-foot....	1,095	59	13.25	4,773	61	14.35	5,868	61	14.15
Totals.....	3,761	61	\$13.84	7,092	64	\$17.92	10,853	63	\$16.56

Broken ore reserves stood at 219,859 tons, valued at \$3,847,550. Reserves of blocked ore were increased during the year.

Lakeland Gold Mines, Limited

The Lakeland Gold Mines, Limited, owns a property of 1,120 acres at Wolfe lake, Maisonville township, district of Timiskaming, about 4 miles southeast of Bourkes station. The officers and directors are: F. A. Pollard, president; Robert Johnston, vice-president; A. R. Timmins, Wm. Brittain, Thos. Pope, Luther Davison, directors; A. W. Morris, secretary-treasurer. Oscar Knutson is manager. The capitalization is 4,000,000 shares, of \$1 par value, of which 3,726,052 shares are issued.

The head office is at 19 Sun Life Building, Hamilton. The mine address is Bourkes.

The following development work was done in 1933:—

Level	Stations	Drifting		Crosscutting		Raising	Total drifting	Total cross-cutting
		South	North	East	West			
		feet	feet	feet	feet	feet	feet	feet
50-foot.....				20	115			135
150-foot.....	15-20	307	145	82			452	82
300-foot.....	13-24	238	52	143			290	143
450-foot.....	15-24	523	392	332		155	915	332
575-foot.....	15-24	28	69	144			97	144
700-foot.....	15-24	100	217	186			317	186
825-foot.....	15-24	11	24	231			35	231
Total.....		1,207	899	1,139	115	155	2,106	1,253

The average number of men employed during the year was 27. The shaft was sunk 377 feet to the 850-foot level in 1933. Underground operations ceased on December 28, 1933. The shaft is being kept pumped out.

Lebel Oro Mines, Limited

The officers and directors of this company are: B. O. Jones, president; W. E. Hurd, vice-president; W. G. Chipp, secretary-treasurer; A. J. Bolton, W. H. Englebright, J. Savage, and W. J. Yeoll, directors. The authorized capital was increased during 1933 from 1,500,000 to 3,000,000 shares, of \$1 par value. The executive office is at Room 1821, Bank of Commerce Building, Toronto.

During 1933 this company acquired the old Long Lake gold mine, situated about 6 miles due south of Sudbury, in Timber Berth No. 69, district of Sudbury. It was operated from 1910 to 1916 by the Canadian Exploration Company.

A small plant, consisting of two vertical boilers, totalling 65 horse-power, and a No. 9 Cameron sinking pump, was taken into the property in September. By the end of the year the mine had been dewatered and sampled to the 180-foot level. The rest of the mine was dewatered and sampled in January and February of 1934. Operations were then suspended pending a decision as to whether sampling results warranted further work.

About 12 men were employed during the period of operation, under the direction of James Crowe.

Little Long Lac Gold Mines, Limited

This company was incorporated in February, 1933, with a capitalization of 2,000,000 shares, of \$1 par value. The officers and directors were: Joseph Errington, president; S. J. Fitzgerald, vice-president; L. A. Macdonald, secretary-treasurer; D. M. Morin, A. B. Gordon, and Percy Hopkins, directors. The head office is at 15 King Street West, Toronto. The mine address is Geraldton, via Long Lac.

The property consists of some 33 claims around Little Long Lac in the district of Thunder Bay. It is situated two miles south of the Long Lac-Port Arthur branch of the Canadian National railway and 21 miles west of Long Lac Station.

The company began operations in March, and a three-compartment shaft, 7 by 16 feet, was sunk to a depth of 450 feet. Levels were established at 200 and 300 feet. A total of 300 feet of drifting and 100 feet of crosscutting was accomplished on the 200-foot level, and 20 feet of drifting and 30 feet of crosscutting on the 300-foot level.

The plant consists of two boilers, totalling 175 horse-power; an 8- by 11-inch 1R double-drum steam hoist; a 650-cubic-foot compressor, driven by a 105 h.p. Diesel engine, a steel sharpener; and an oil furnace; as well as oil storage tanks of 10,000 gallons capacity. A boiler-house, hoist and compressor house, change-house, blacksmith shop, office, two-storey bunk-house, and cook-house were constructed.

An average of 53 men was employed during the period of operation, of whom 19 were underground. A. A. Barton was in charge.

Macassa Mines, Limited

This company owns six claims in Teck township, district of Timiskaming, adjoining the Kirkland Lake Gold mine on the west. In August, 1933, control of the United Kirkland Gold Mines, Limited, was acquired by exchanging one Macassa share for five United Kirkland. To permit this, Macassa reduced its

capitalization to 3,000,000 shares and gave the shareholders one of the new shares for two of the old.

The officers and directors of the company are: Robert A. Bryce, president; Arthur G. Slaght, James Cowan, Joseph Caldwell, and Thomas Riggs, directors. L. Soliaque is secretary-treasurer. The mine address is Kirkland Lake. G. A. Howes is superintendent, and about 100 men were employed.

The following is taken from the report of the superintendent for the year ending March 31, 1934:—

I herewith submit report of operations for the fiscal year ending March 31, 1934. Since the previous fiscal year ended on April 30, 1933, this report entails eleven months of work.

Construction

After the decision was made early last year to start mill construction and the other plant and building increases which necessarily accompany it, excavation for mill was commenced on June 9.

The crusher plant and mill commenced operation on October 16 at approximately 100 tons per day and was gradually stepped up so that in January we milled 168 tons, in February 191, and in March 193 tons per day. The plant is now up to capacity, namely 200 tons per day.

Apart from mill construction, a machine shop, new miners' dry-house and a staff-house were built with ample capacity for immediate future needs.

This plant enlargement programme during the fiscal year entailed the following cost:—

Mill, crusher-house, ore bins, conveyor way, assay office, refinery, and equipment	\$204,126.95
Water line and sprinkler system	31,625.01
Addition to compressor building and equipment	2,758.13
Machine shop, dry-house, staff-house, warehouse, and equipment	16,141.13
Underground equipment	12,002.32
Miscellaneous	13,063.66
Total	\$279,717.20

Production

Milling commenced on low-grade ore until the mill was tuned up. To date, 24,624 tons have been milled, from which \$402,797.84 was recovered, including premium. Bullion recovery amounted to \$16.36 per ton milled. An extraction of 92.8 per cent. has been obtained to date with present extraction at 94.1 per cent.

During the tuning-up period, several adjustments and alterations were necessary. These were charged direct to mill operation and, consequently, increased the mill operating cost above what can normally be expected during the coming year.

Development

Until it was decided to build the mill, mine work was confined to development and exploration. From July until November, backs were taken down and the mine prepared for production. Since then both mining and development have been carried on, and changes in the hoisting capacity are under way which will result in more development work being done during the coming year than in the past.

During the year new ore was developed on the 1,850-, 2,000-, and 2,175-foot levels. Work recently started at the 1,725- and on the 1,500-foot level. Neither has advanced sufficiently to reach expected ore. No work was done west of the shaft during the past year. After the skips are installed in the shaft this spring, this work will be started.

Development work accomplished for the year, and the total to date is as follows:—

	1933-34 (11 months)	Total to date
	feet	feet
Drifting	3,483.5	9,980
Crosscutting	349	1,419.5
Raising	744	1,359
Station-cutting	30	173
Diamond-drilling	2,701.5	4,648.5
Shaft-sinking		2,489

Ore Reserves

It is difficult to arrive at correct figures both for tonnage and value per ton in a mine like this, just starting production. Tonnage of broken ore in stopes will naturally be low at the start but this will increase monthly from now on. We have only included tonnage figures showing fully developed ore and are not at this early stage trying to estimate possible or indicated ore.

	Tons	Value per ton	
		At \$20.67 per oz.	At \$35.00 per oz.
Unbroken ore.....	63,125	\$11 60	\$19 64
Broken ore	13,200	10 25	17 32
Surface ore dump	7,871	9 00	15 00

Operating Costs

Until milling commenced, all work was charged to the preliminary exploration account, now being written off, on a tonnage basis. Since October 15, all costs have been charged against tons milled and are as follows:—

	Cost per ton milled
Development and exploration.....	\$1 06
Mining	3 33
Milling	2 03
General charges.....	.35
Administrative charges.....	.46
Total.....	\$7 23

It is expected that above costs will be lowered during the coming year. Mill construction and the bringing of the Macassa into production was done at an advantageous time as regards cost of material and labour.

McIntyre-Porcupine Mines, Limited

The authorized capital of this company is \$4,000,000, divided into 800,000 shares of a par value of \$5, of which 798,000 are issued.

The officers of the company are: J. P. Bickell, president; W. J. Sheppard, vice-president; E. D. Fox, secretary; Balmer Neilly, treasurer. The directors are: J. P. Bickell, W. J. Sheppard, J. B. Tudhope, D. H. McDougall, Strachan Johnston. R. J. Ennis is general manager.

The mines and plant are at Schumacher, in the township of Tisdale, district of Cochrane. The head office of the company is at Schumacher, and the executive offices are at 15 King Street West, Toronto.

A daily average of 975 men was employed on the property during the year.

The following is taken from the report of the general manager for the fiscal year ending March 31, 1934:—

Production	
Ore treated	776,845 tons
Value per ton (0.339 ounces at \$31.50).....	\$10 68
Gross value.....	\$8,296,704 60
Bullion recovered:	
Gold (251,985.231 ounces at \$31.50)	\$7,936,872 10
Silver (48,967.95 ounces at \$0.118)	20,380 44
Total value	\$7,957,252 54
Recovered per ton (0.325 ounces)	\$10 24
Bullion marketing costs	55,970 01
Net value of bullion recovered	\$7,901,282 53

PRODUCTION SINCE THE BEGINNING OF MILLING OPERATIONS IN 1912

Period	Months	Tons milled	Value per ton	Gross value	Recovery per ton	Total value
1912	12	14,500	\$7.00	\$101,555.16	\$5.25	\$76,166.38
1913	12	31,979	7.85	251,314.45	7.05	225,752.25
Jan. 1, '14, to Mar. 31, '15..	15	85,654	8.87	760,232.16	8.39	718,331.71
Apr. 1, '15, to Mar. 31, '16..	12	105,758	7.71	815,345.49	7.38	779,990.94
Apr. 1, '16, to June 30, '17..	15	195,307	10.00	1,954,793.28	9.55	1,864,914.28
July 1, '17, to June 30, '18..	12	178,327	10.05	1,793,197.55	9.61	1,714,258.00
July 1, '18, to June 30, '19..	12	179,874	9.78	1,759,627.40	9.29	1,671,646.03
July 1, '19, to June 30, '20..	12	188,835	11.52	2,175,891.31	11.02	2,080,178.44
July 1, '20, to June 30, '21..	12	171,916	11.67	2,005,672.00	11.08	1,904,326.36
July 1, '21, to June 30, '22..	12	193,971	10.69	2,074,088.40	9.99	1,937,105.07
July 1, '22, to June 30, '23..	12	240,615	9.96	2,397,303.00	9.35	2,249,741.63
July 1, '23, to June 30, '24..	12	360,140	9.69	3,488,863.00	9.14	3,291,178.22
July 1, '24, to June 30, '25..	12	400,259	9.43	3,774,068.00	8.86	3,546,637.52
July 1, '25, to June 30, '26..	12	460,909	8.72	4,020,326.00	8.25	3,804,774.90
July 1, '26, to Mar. 31, '27..	9	385,409	8.08	3,113,500.07	7.67	2,937,060.97
Apr. 1, '27, to Mar. 31, '28..	12	520,460	8.09	4,207,553.00	7.66	3,987,634.94
Apr. 1, '28, to Mar. 31, '29..	12	538,165	8.24	4,433,378.00	7.83	4,212,624.82
Apr. 1, '29, to Mar. 31, '30..	12	550,495	8.46	4,657,188.00	8.05	4,433,626.45
Apr. 1, '30, to Mar. 31, '31..	12	558,115	8.84	4,934,122.00	8.30	4,633,140.73
Apr. 1, '31, to Mar. 31, '32..	12	655,030	8.00	5,239,822.90	7.63	4,997,661.80
Apr. 1, '32, to Mar. 31, '33..	12	736,300	7.70	5,669,510.00	7.37	5,427,211.15
Apr. 1, '33, to Mar. 31, '34..	12	776,845	7.02	5,449,862.06	6.73	5,227,102.39
Total		7,528,863	\$8.64	\$65,077,213.23	\$8.20	\$61,740,864.98

The above figures are computed on the basis of \$20.67 per ounce.

For the fiscal periods ending in 1932, 1933, and 1934 the average prices per ounce received for gold amounted to \$21.95, \$22.79 and \$31.50, respectively.

Mining

	Tons
Ore broken in stopes	684,579
Ore from development	93,054
Ore from dump	5,780
Ore hoisted	785,135

Development

Development work amounted to 24,956 feet. This includes 17,738 feet of drifts, of which 2,035 was on line and 15,703 in vein material; of this 7,747 feet was in ore averaging 0.381 ounces per ton over drift width.

ORE RESERVES, 1933-34

	Tons	Fine ounces gold	Value at \$20.67
Estimated	2,867,859	1,007,923	\$20,833,771
Broken	196,279	58,903	1,217,567
Total	3,064,138	1,066,828	\$22,051,338
Average per ton		0.3482	\$7.20

SUMMARY OF DEVELOPMENT AND EXPLORATION, 1933-34

Period	Drifts	Cross-cuts	Raises	Winzes	Shafts	Stations	Sumps	Pockets and passes	Total footage	Total excavation	Dia-mond-drilling
	feet	feet	feet	feet	feet	cu. ft.	cu. ft.	feet		cu. ft.	feet
1.....	1,354	430			155	22,056			1,939	22,056	2,979
2.....	1,453	573	55		171	25,230			2,252	25,230	3,509
3.....	1,230	500			200	5,840			2,020	5,840	3,533
4.....	1,343	349			194	5,880			1,886	5,880	3,262
5.....	1,476	196	26		188	13,920			1,886	13,920	3,561
6.....	1,465	355	32		184	7,536			2,036	7,536	3,509
7.....	1,351	759			219	7,440			2,329	7,440	2,827
8.....	1,487	61			197	9,924			1,745	9,924	2,967
9.....	1,512	546			98	28,236			2,156	28,236	3,396
10.....	1,993	373			12	28,896			2,378	28,896	3,336
11.....	1,566	331	22		72.5	11,880			1,991.5	11,880	2,671
12.....	1,508	655	175			9,208			2,338	9,208	3,884
Total.....	17,738	5,218	310		1,690.5	176,046			24,956.5	176,046	39,434
Previous to date.....	199,116.3	97,037.8	21,282.9	612.7	12,858.9	816,204	55,039	139,699	330,908.6	1,010,942	353,714
Total to date..	216,854.3	102,255.8	21,592.9	612.7	14,549.4	992,250	55,039	139,699	355,865.1	1,186,988	393,148

Operating Costs

	Total cost	Cost per ton ore milled
MINING:		
Exploration.....	\$92,767.57	\$0.1194
Development.....	335,353.96	.4317
Breaking and stoping.....	2,029,997.10	2.6131
	\$2,458,118.63	\$3.1642
Milling.....	618,107.62	.7957
Heating and maintenance—buildings and camps.....	69,778.70	.0898
Administration and general expense.....	106,202.87	.1367
Total.....	\$3,252,207.82	\$4.1864

ANALYSIS OF MINING COSTS PER TON MILLED

	Stoping	Drifting	Cross-cutting	Raising	Shafts and winzes	Stations and sumps	Total cost	Cost per ton
Labour.....	\$930,924.81	\$132,213.62	\$31,907.80	\$2,461.93	\$62,305.67	\$35,366.78	\$1,195,180.61	\$1.5385
Explosives.....	127,163.16	53,112.34	13,397.64	657.66	12,984.11	4,496.84	211,811.75	.2727
Supplies.....	86,148.50	8,597.95	3,987.81	200.62	12,128.06	7,843.90	118,906.84	.1530
Power.....	63,052.56	11,869.99	3,007.33	506.50	2,629.32	996.33	82,062.03	.1056
Timbering.....	208,155.74				15,090.02	4,670.18	227,915.94	.2934
Shaft repairs.....	2,673.41						2,673.41	.0034
Back-filling.....	170,713.82						170,713.82	.2198
Steel-sharpening.....	35,381.99	12,236.77	3,205.63	251.03	2,467.50	958.84	54,501.76	.0702
Drill repairs.....	24,266.03	4,734.83	1,160.00	146.94	904.86	420.57	31,633.23	.0407
Surveying and engineering.....	30,561.34	5,928.95	1,497.32	252.36	1,171.90	503.78	39,915.65	.0514
Sampling and assaying.....	40,921.22	3,249.48	833.34	125.13			45,129.17	.0581
Pumping.....	9,371.29	1,730.95	447.50	57.99	366.48	147.93	12,122.14	.0156
Ventilating.....	9,747.87	1,773.93	453.95	60.43	371.22	145.60	12,553.00	.0162
Fire protection.....	311.51						311.51	.0004
Underground lighting.....	3,388.94						3,388.94	.0044
Tramming.....	87,216.28	15,338.78	3,875.92	589.77			107,020.75	.1377
Underground crushing.....	7,457.81	601.33					8,059.14	.0104
Hoisting.....	192,540.82	14,880.44			22,852.58	3,205.92	233,479.76	.3005
Total.....	\$2,029,997.10	\$266,269.36	\$63,774.24	\$5,310.36	\$133,271.72	\$58,756.67	\$2,557,379.45	\$3.2920
Less undistributed development.....							192,028.39	.2472
Exploration.....							\$2,365,351.06	\$3.0448
Total.....							92,767.57	.1194
Unit cost per ton..	\$2.6131	\$0.3428	\$0.0821	\$0.0068	\$0.1716	\$0.0756	\$2,458,118.63	\$3.1642

SUMMARY OF MILLING COSTS

	Labour	Supplies	Shop repairs and maintenance	Power	Total	Cost per ton
Crushing and convey- ing.....	\$34,084.32	\$26,021.14	\$4,209.40	\$20,193.75	\$84,508.61	\$0.1087
Flotation.....	43,811.36	145,161.44	10,773.35	70,177.81	269,923.96	.3475
Cyanidation.....	40,736.30	159,914.57	4,845.69	26,073.25	231,569.81	.2981
Refining.....	6,585.26	8,530.55	313.12	859.93	16,288.86	.0210
Assaying.....	6,214.03	2,857.16	1,779.23	1,274.96	12,125.38	.0156
Mill alterations.....		2,260.90	1,430.10		3,691.00	.0048
Total.....	\$131,431.27	\$344,745.76	\$23,350.89	\$118,579.70	\$618,107.62	\$0.7957

ADDITIONS TO PLANT BUILDINGS AND EQUIPMENT

Miscellaneous surface buildings and equipment.....	\$19,248.31
Underground equipment:	
No. 12 internal shaft equipment.....	95,572.19
Miscellaneous underground equipment.....	18,466.30
Total additions.....	\$133,286.80

General

The development of new ore throughout the mine has been satisfactory, and especially so in the north contact zone, where wide lenses of average-grade ore are being developed.

On all levels of the mine are to be found appreciable and important footages of vein material hitherto considered as below the economic limit. At the present price of gold, a new importance attaches to these areas, and when conditions permit they will be actively explored during the coming year. The stopes are already being extended to include portions of this class of ore, and while the natural result is lower-grade ore to the mill, it does greatly extend the life of the mine to the advantage of our shareholders and to the community dependent upon the benefits to be derived from continued mine activity.

The internal (No. 12) shaft has been completed to a depth of 1,710 feet below the 3,875-foot level, with stations at 150-foot intervals. Crosscuts are now being driven on the 4,175-, 4,475-, 4,925-, and 5,375-foot levels to develop veins intersected by diamond-drilling and to explore other favourable areas between the porphyry stocks.

McKenzie Red Lake Gold Mines, Limited

This company is incorporated under the laws of Ontario with the following officers and directors: W. G. Armstrong, North Bay, president; J. W. Shaw, North Bay, managing director; G. W. Quin, Toronto; F. D. Reid, Toronto; H. M. Anderson, North Bay. The head office is at 305 National Building, Toronto. The authorized capital is 3,000,000 shares, of \$1 par value, 1,500,000 shares of which were issued for the property.

The property consists of 8 claims situated in the northern section of McKenzie island, about four miles north of the Howey gold mine in Red Lake, district of Kenora, Patricia portion. The property was formerly known as the Martin-McNeeley claims. Surface work and trenching were done in 1928 by McNeeley, Red Lake Holdings, Limited; and in 1931 some surface work was done by the J. Monroe interests, who sold their option to Coniagas Mines, Limited. Coniagas did 3,500 feet of diamond-drilling over a length of about 2,000 feet, and gave up the option. The present company was organized in May of this year and immediately equipped the property with a set of camps and a plant in preparation for underground exploration. The plant was put in operation about August 1, when the sinking of a three-compartment shaft was commenced, with an objective of 250 feet to allow the starting of two levels. Work was carried

on continuously to the end of the year. W. F. Mackle is superintendent. The post-office address is Red Lake. In July, 30 men were employed on the property.

McMillan Gold Mines, Limited

This company was incorporated in 1926, with an authorized capital of 3,000,000 shares of \$1 par value. The officers and directors are: Dr. J. H. Banks, president; G. A. Foot, vice-president; F. C. Fraser, secretary-treasurer; D. P. Wood, F. Davidson, A. B. Bryson, C. A. Durkee, R. Martin, and G. M. Miller, directors. The head office is at Sudbury.

The property is about 60 miles southwest of Sudbury and comprises some 34 claims in Mongowin township, district of Sudbury.

Up to November, 1929, when operations were suspended, a two-compartment vertical shaft had been sunk on claim No. 6,225 to a depth of 550 feet, levels established at the 325-, 425-, and 525-foot horizons, and considerable lateral work accomplished.

Operations were resumed on June 15, 1933, when dewatering of the workings was commenced. Development work was started in September. The shaft was sunk an additional 100 feet, to a depth of 650 feet, and a new level started at 625 feet. To the end of the year a total of 302 feet of drifting and 53 feet of crosscutting had been accomplished on this level.

The plant used consisted of a 125 h.p. boiler, a 9- by 12-inch Jenckes single-drum hoist, and a 345-cubic-foot Sullivan steam-driven compressor. A large bunk-house was erected.

An average of 13 men was employed during the period of operation, of whom 7 were underground. George Dunn was in charge of operations.

Marbuan Gold Mines, Limited

This company is capitalized at \$1,000,000, in shares of \$1 par value. It was formed to take over the holdings of March Gold, Limited, in Deloro township, district of Cochrane. The officers are: Edward G. Kinkel, president; Henry Kobler, secretary-treasurer; Everett Bristol, vice-president; Geo. R. Feine, Gustave R. Loesch, and R. Grant Gordon, directors. Martin O. Knutson is manager. The head office of the company is at 902 Lumsden Building, Toronto. The mine office is at South Porcupine.

Dewatering of the workings was started in December, and it is the intention of the company to operate both mine and mill during 1934. Work on the property is being done by agreement with the Buffalo Ankerite Gold Mines, Limited.

Margaret Mines, Limited

This property was formerly known as the Red Mammoth and more recently as the Nortricia. J. W. Gerrard, 57 William Street, New York, is the president of the Cinco Mines Company, who are financing the development work. The Margaret Mines, Limited, is incorporated in Ontario and has a capitalization of 600,000 shares, of \$1 par value. The head office of the company is at 302 Bay Street, Toronto. The officers and directors are: W. F. Spence, president; L. Dillon, secretary; A. K. Roberts, L. R. MacTavish, Chas. Price Green, directors.

The property consists of 52 claims in one group, some 12 of which are patented. It is situated about four miles north of the Howey Gold Mines, Limited, in Red Lake, district of Kenora, Patricia portion.

The erection of camp buildings, headframe, etc., and some 80 feet of sinking and 50 feet of drifting was done by the Red Mammoth in 1928. The present company repaired the camps and dewatered the workings in the early summer of 1933. A small steam plant was installed in the late summer to take the place of the portable equipment used in dewatering. When the property was shut down in December the shaft had reached a depth of 188 feet, and a total of 300 feet of drifting and crosscutting had been done on the 175-foot level.

W. S. Livingston was in charge of the operations, and five men were employed.

Matachewan Consolidated Mines, Limited

The Matachewan Consolidated Mines, Limited, owns 22 claims, comprising 880 acres, in Powell and Cairo townships, in the district of Timiskaming. The authorized capital is 3,000,000 shares of no par value; 1,200,000 shares are issued to the Matachewan Canadian Gold, Limited, shareholders. The remaining stock is optioned by Ventures, Limited, of which 500,000 shares have been issued. The officers and directors are: W. J. Boland, president; H. H. Sutherland, vice-president; W. B. McHenry, B. H. Hopkins, and J. F. Boland, directors. The head office is at 217 Bay Street, Toronto. The mine address is Matachewan, via Elk Lake. Thos. L. Wells is manager. The average number of men employed for the year was 28.

Operations were started on April 10, 1933. The following work is reported for 1933: drifting, 1,285 feet on the 170-foot level; diamond-drilling, 3,821 feet underground. A powder magazine, shaft-house, carpenter shop, core shop, portable compressor shed, and an addition to the office were constructed.

Metals Development Company, Limited

This company is capitalized at \$5,000,000, in shares of \$1 par value. The officers and directors are: Dr. M. H. Lebel, president; C. H. Ackerman, vice-president; M. F. Blue, secretary; P. A. Lavallée, treasurer; J. L. Tetreault, E. De Gaspé Power, B. G. Flaherty, W. R. Salter, W. G. Scarrow, Edouard Simard, directors. The head office is at 14 King Street West, Toronto. The mine address is Narrow Lake P.O.

The company owns a group of 27 claims in the North Clearwater Lake section, district of Kenora, Patricia portion. The property is best reached from Woman lake.

During 1933 the mine was operated from January to the end of June and from September to the end of December.

An average force of 15 men was employed under the management of M. F. Blue.

Minto Gold Mines, Limited

This company was incorporated in 1930, with an authorized capital of 8,000 shares of no par value. It holds a working option on the Minto, Jubilee, and Cooper properties, situated near Wawa in the Michipicoten area, district of Algoma. John Knox, Jr., was president, and Marion E. Knox, secretary.

Production from the Minto property was continued without interruption during 1933. Mining operations were confined to stoping, the development work having been done by previous operators. During the year a total of 23,671 tons of ore was mined and milled. Of this total 2,367 tons was obtained from the first level, 8,285 tons from the second level, and 13,019 tons from the third level.

An average of 38 men was employed, of whom 20 were underground. John Knox, Jr., was in charge of operations, with William Hosking as mill superintendent and Frank McLennan as mine captain.

Moss Gold Mines, Limited

The property of this company is situated in Moss township, district of Thunder Bay. It is reached by an 18½-mile road from Tip Top, on the Fort Frances branch of the Canadian National railway.

The officers and directors were: C. G. Greenshields, president; James Cooper, secretary-treasurer; R. Blackburn, J. D. Paterson, R. W. Steele, W. T. Proctor, A. C. Barker, and A. R. Martin, directors.

The lateral work accomplished during 1933, and the total done to the end of 1933, on the various levels, was as follows:—

Level	Drifting		Crosscutting	
	1933	Total	1933	Total
	feet	feet	feet	feet
125-foot.....		1,499		222
250-foot.....	134	1,820	9	329
375-foot.....	68	2,327		610
500-foot.....	501	1,387	37	159
625-foot.....	1,219	1,906	129	279
750-foot.....	870	1,561	72	240
Total.....	2,792	10,500	247	1,839

Development work was suspended in September, when the company went into receivership, but stoping was continued. A total of 2,244 feet of diamond-drilling was accomplished during the summer. A total of 36,352 tons of ore was hoisted during 1933, and 35,140 tons was treated in the cyanide mill.

A 1,225-cubic-foot compressor, driven by a 220 h.p. Diesel engine, and a 500-cubic-foot electrically driven compressor were added to the plant. The steam-driven compressors and three boilers were discarded. New buildings erected included a machine shop, blacksmith shop, and warehouse.

An average of 146 men was employed, of whom 81 were underground. Operations were under the direction of R. W. Howe, with J. D. Tolman as superintendent, G. R. McLaren as mine captain, and J. E. Sullivan as mill superintendent.

At the end of the year a new company, Ardeen Gold Mines, Limited, was formed to take over the properties and assets of this company, as at December 1.

New York Porcupine Gold Mines, Limited

This property, in Tisdale township, district of Cochrane, was worked under a lease from A. G. Lyons, trustee for the property, during October, November, and part of December. The ore from the dump was steam-shovelled into trucks, which hauled it to the property of the Marbuan Gold Mines, Limited, where it was milled by the Buffalo Ankerite Gold Mines, Limited, who had a lease on the mill at this property. Three thousand tons were treated.

North Shores Gold Mines, Limited

During the first six months of 1933 the claims of the Schreiber Gold Mines, Limited, $3\frac{1}{2}$ miles south of Schreiber, in the district of Thunder Bay, were worked by R. N. Palmer, under an operating agreement with the company. The claims include T.B. 10,946 and 10,947, and B.J. 122-3, formerly known as the McKellar-Longworth property.

About 225 feet of drifting was accomplished on the first level. No stoping was done after January.

In November a new company, North Shores Gold Mines, Limited, was formed to take over the operation of the claims. It has a capitalization of \$3,000,000, in shares of \$1 par value. The officers are: R. N. Palmer, president; Ernest E. Watts, vice-president; W. G. Bennett, secretary-treasurer; James A. Ross, director. The Toronto office is at 372 Bay Street. The mine address is Schreiber.

Northern Aerial Canada Golds, Limited

This company has an authorized capitalization of \$5,000,000, in shares of \$1 par value. There are 2,556,150 shares outstanding, to be issued to shareholders of Northern Aerial Minerals Exploration, Limited. The following are the officers of the company: John E. Hammell, president; A. L. Smith, vice-president; Robt. Fennell, secretary-treasurer. The head office is at 100 Adelaide Street West, Toronto.

All the assets of the Northern Aerial Minerals Exploration, Limited, were purchased by the above company for 2,556,150 shares, to be distributed to N.A.M.E. shareholders.

Properties of the company are all in the exploration stage and lie in almost every active camp in the Dominion. The property in the Pickle-Crow area, Patricia portion of Kenora district, is the only one operating in the province. This property consists of 62 claims, practically all in one group, situated about six miles east of the property of the Central Patricia Gold Mines, Limited.

Work on the property was first done in 1928 by the original company and consisted of trenching on the vein for a distance of about 1,100 feet. Since this time the property has been idle. Plant and equipment was freighted to the property in April, 1933, and on May 1 construction of a 42- by 25-foot powerhouse and other camp buildings, which will accommodate about 50 men, was commenced. The plant consists of two 60 h.p. locomotive-type boilers, an 800-cubic-foot compressor, and an $8\frac{1}{4}$ - by 10-inch SSR-IR reversing steam hoist.

In July the shaft had been sunk to a depth of 20 feet. The erection of a head-frame was rendered difficult by the scarcity of suitable timber. It is the intention of the management to sink the shaft 500 feet and to do exploratory work on four levels. The property was worked continuously throughout the year. Alex. Hattie is superintendent. The post-office address is Hudson.

Northern Empire Mines, Limited

This company is a subsidiary of the Empire Star Mines Company of California, which in turn is controlled by the Newmont Mining Corporation of New York. It was incorporated in 1932 under the laws of Ontario, with a capitalization of 10,000 shares of \$10 par value. The officers are: Fred Searls, Jr., president; H. E. Dodge, secretary-treasurer; Geo. B. Agnew, and David E. Thomas,

vice-presidents; Carroll Searls and Archibald Douglas, directors. The executive office is at 14 Wall Street, New York.

The company took over the holdings of the Beardmore Gold Mines, Limited, just east of Beardmore station on the Port Arthur-Long Lac branch of the Canadian National Railway, and added several other groups of claims to them. The property now consists of mining locations T.B. 4,803, 4,804, 4,804A, 4,805, 4,805A, 4,830, 4,831, 4,831A, 4,834, 4,881, 4,947, 4,948, and 5,003, in Thunder Bay district.

During 1933 work was continued on the Beardmore property. The 2-compartment vertical shaft was sunk an additional 350 feet, giving it a total depth of 502 feet. The old section of the shaft was enlarged and retimbered to correspond with the new work. Levels were established at the 300- and 400-foot horizons. A shaft, 6 by 7 feet, inclined at 18 degrees from the horizontal, was driven from surface to the 75-foot level, a distance of 127 feet. It is intended to utilize it for a conveyer belt from an underground crusher to the mill.

Other development work accomplished was as follows:—

Level	Drifting	Crosscutting	Raising
	feet	feet	feet
75-foot.....			63
150-foot.....	2,276	168	160
300-foot.....		50	
450-foot.....		47	
Total.....	2,276	265	223

Electric power from Cameron Falls, 55 miles away, was delivered by the Hydro Commission to the property on August 26. The old steam-driven plant was discarded and replaced by electrical equipment, including a double-drum hoist and 1,200-cubic-foot IR compressor.

New buildings erected included a hoist and compressor house, transformer house, blacksmith shop, dry-house, two bunk-houses, and cookery.

Work was started in September on a 125-ton stamp mill. By the end of the year the mill building was practically completed, and foundations were being poured for the machinery.

An average of 56 men was employed, of whom 22 were underground. Robert J. Hendricks was in charge of operations, with P. Corrin as mine captain. The mine address is Empire.

Parkhill Gold Mines, Limited

This company was incorporated in 1929 with an authorized capital of 3,000,000 shares, of \$1 par value. The officers are: Sir Thomas Tait, president; C. F. Elderkin, vice-president; G. S. Andrews, secretary-treasurer; Geo. M. McKee, and Chas. Adams, directors.

The property is located six miles from Wawa in the Michipicoten area, district of Algoma.

During 1933, the two-compartment, 40-degree shaft was sunk an additional 390 feet, and two new levels were established, the sixth and seventh. Shaft-sinking was in progress at the end of the year, and the shaft had then reached a depth of 977 feet on the incline.

Development footages accomplished and the tonnage of ore removed by open stoping on the various levels during 1933 were as follows:—

Level	Drifting	Crosscutting	Stoping
	feet	feet	tons
3rd.....	.....	.....	24
4th.....	63	61	68
5th.....	603	397	6,548
6th.....	1,024	324	3,599
7th.....	892	32	1,318
Total.....	2,582	814	11,557

The cyanide mill, which was operated only 234 days in 1933, treated a total of 11,565 tons of ore. A tube mill and a second table were added to the mill circuit to obtain better extraction.

A 1,200-cubic-foot IR compressor was added to the mining plant to replace two 320-cubic-foot units, which were used with a 720-cubic-foot unit.

An average of 69 men was employed, of whom 39 were underground. Wm. T. May was in charge of operations until May, when he was succeeded by R. E. Barrett. The mine address is Wawa, via Hawk Junction. The property is under the management of Canadian Enterprises, Limited.

Paymaster Consolidated Mines, Limited

This company was incorporated in Ontario with a capitalization of \$9,000,000, in shares of \$1 par value. The officers and directors of the company are as follows: A. S. Fuller, president; E. H. Walker, vice-president; E. L. O'Reilly, secretary-treasurer; H. D. Rothwell, R. K. Grant, C. E. Cook, and A. W. Hodgetts, directors. The head and mine offices of the company are at South Porcupine. The executive office is at 204 McKinnon Building, Toronto.

The company is a consolidation of the United Mineral Lands Corporation, the West Dome Lake Gold Mines, and several intervening undeveloped claims. The two former companies were once producers and together owned about 2,000 acres in Tisdale township, district of Cochrane.

The properties have been idle for three years, but in the summer of 1933 work was commenced at the old Heinze inclined shaft, on what used to be known as the West Dome. A new headframe was put in place, the old buildings were remodelled, and a small mining plant was put in operation in November, when the shaft was dewatered and drifting commenced.

G. R. McLaren is manager.

St. Anthony Gold Mines, Limited

This company is capitalized at 3,000,300 shares, of \$1 par value. The officers are: H. P. Bellingham, president and general manager; R. F. Taylor, vice-president; T. S. Giles, secretary; R. F. Cairns, treasurer; D. M. Bellingham and D. K. E. Fisher, directors. Lawrence B. Wright is consulting engineer, and H. W. Darling is operating mine manager. The head office is at 19 Melinda Street, Toronto. The mine address is Savant Lake.

The property is in the Sturgeon Lake area, district of Thunder Bay. It is 12 miles south of Savant Lake station on the Canadian National railway. In summer it is reached by a 3½-mile road from Savant Lake to the north end of Sturgeon lake, and from there by water for about 8½ miles.

The property was dormant from 1929 to the summer of 1933, when new financing took place and operations were resumed.

There are five levels, and stoping has been done on the four upper ones. The deepest working is the 500-foot horizon.

When the mine was visited in October, a 125-ton mill and an electric power plant were in course of construction. The mine had not been dewatered. The old mill building, which contained 10 stamps and 4 James tables, is being utilized to house the new 125-ton cyanide equipment. The old equipment had been removed and foundations were being prepared for the new equipment, which will consist of a jaw crusher, 6- by 7-foot ball mill with Dorr rake classifier, 28- by 12-foot Dorr thickeners, 4 Pachuca tanks, American filter, and a Crowe-Merrill continuous precipitation unit.

The electric power plant is located about 8 miles from the mine. The plant equipment will consist of two 600 h.p., 25-cycle turbo-generator units and six 250 k.v.a. transformers. Power will be transmitted at 13,200 volts and stepped down to 550 volts at the mine. About 7 miles of the transmission line has been cut out.

Approximately 70 men were employed at the property during the latter part of the year.

Saundary Syndicate

This syndicate in November, 1932, took over six claims located on Little Turtle lake, two miles west of Mine Centre, on the Fort Frances branch of the Canadian National railway, district of Kenora. The property includes the old Headlight or Swede Boy mine.

The old workings consisted of an 85-foot, 2-compartment shaft and 192 feet of lateral work on the 50-foot level. During 1933 this shaft was reconditioned and a small mining plant was installed, which included a 15 h.p. boiler and a 6- by 8-inch hoist. Twenty-five feet of crosscutting was accomplished on the 50-foot level.

Towards the end of the year a small amalgamation mill was being constructed, consisting of a pair of rolls, a small stamp, and corduroy blanket tables.

Two or three men were employed intermittently during the year. A. E. Saunders was in charge of operations.

Stanley Gold Mines, Limited

This company was incorporated in November, 1933, with an authorized capital of 300,000 shares of \$1 par value. The head office is at 231 St. James Street West, Montreal. The mine address is Wawa.

The property consists of mining claims S.S.M. 7,338, 7363, and 7366, on the west side of Wawa lake, in township 29, range 23, in the Michipicoten area, district of Algoma.

Work was started on September 1 by the Stanley Siscoe Extension Gold Mines, Limited, who turned the property over to the newly incorporated company in November.

Some 1,500 feet of trenching was done first; then a shaft, 7 by 12 feet, at an inclination of 35 degrees, was sunk by hand steel to a depth of 30 feet, when work was discontinued to await the arrival of machinery.

A power-house, boiler-house, change-house, bunk-house, cookery, office, and stable were erected. A power line, 2 miles 700 feet in length, from the Jubilee mine to the property was under construction by the Great Lakes Power Company.

Thirty men were employed at the property, under the direction of R. E. Parkes.

Sylvanite Gold Mines, Limited

Sylvanite Gold Mines, Limited, has an authorized capital of 3,300,000 shares, of \$1 par value. The officers and directors of the company are: Edward L. Koons, president; William L. Marcy, vice-president; W. S. Walton, secretary; Clark L. Ingham, treasurer; Welles V. Moot, managing director; C. E. Rodgers, general manager; Alfred H. Sharpe and Harry Yates, directors. The head office is at Kirkland Lake, and the executive office is at 300 Erie County Bank Building, Buffalo, N.Y.

The property is situated in the township of Teck, district of Timiskaming. An average of 223 men was employed during the year.

The following is taken from the general manager's report for the fiscal year ending March 31, 1934:—

Production

TONS MILLED AND YEARLY PRODUCTION FOR FISCAL YEARS ENDING MARCH 31

Year	Tons	Production	Average recovery, Troy ounces per ton
1929.....	70,833	\$737,573.12	0.50
1930.....	75,408	690,400.14	.44
1931.....	83,034	837,013.97	.49
1932.....	94,276	948,926.13	.49
1933.....	96,140	912,377.15	.40
1934.....	98,311	1,558,912.87	.52

The figures under "Production" for the years 1932, 1933, and 1934 include exchange on bullion. The average price received for the year ending March 31, 1934, was \$30.778 per ounce.

Mining

Year	Ore broken			Waste broken			Total ore and waste broken
	In stopes	From development	Total	Hoisted to surface	Used for backfill	Total	
	tons	tons	tons	tons	tons	tons	tons
1932.....	80,678	27,417	108,095	6,658	16,369	22,937	131,032
1933.....	66,130	37,467	103,597	21,774	5,347	27,121	130,718
1934.....	54,423	31,971	86,394	25,457	5,838	31,295	117,689

Considering all drifting and subdrifting footage as a unit, approximately 2,300 feet of work was done through ore estimated to be slightly higher than the last 3-year mill average.

Ore Reserves.—Reserves of broken ore were intentionally reduced 13 per cent., to 82,735 tons, which was considered adequate, having regard to the year's milling requirements and the mine's ore position.

Operating Costs

	Total cost	Cost per ton ore milled
1931:		
Development and exploration.....	\$212,792.08	\$2.563
Mining.....	267,376.14	3.220
Milling.....	106,575.54	1.283
General charges.....	34,187.94	.412
Administrative charges.....	21,213.75	.255
Total.....	\$642,145.45	\$7.733

Operating Costs—Continued

	Total cost	Cost per ton ore milled
1932:		
Development and exploration.....	\$184,936.28	\$1.962
Mining.....	285,365.41	3.026
Milling.....	112,630.68	1.194
General charges.....	49,478.61	.525
Administrative charges.....	24,594.16	.261
Total.....	\$657,005.14	\$6.968
1933:		
Development and exploration.....	\$227,278.95	\$2.364
Mining.....	249,907.58	2.599
Milling.....	105,168.81	1.094
General charges.....	48,907.65	.509
Administrative charges.....	23,437.97	.244
Total.....	\$654,700.96	\$6.810
1934:		
Development and exploration.....	\$235,067.63	\$2.391
Mining.....	217,517.25	2.213
Milling.....	111,849.51	1.138
General charges.....	48,073.77	.489
Administrative charges.....	34,774.84	.353
Total.....	\$647,283.00	\$6.584

Development and Exploration

Class of work	Year ending March 31, 1934	Year ending March 31, 1933	Year ending March 31, 1932	Total from beginning of operations to March 31, 1934
	feet	feet	feet	feet
Drifting.....	4,399.5	6,681	4,225.5	39,405.5
Crosscutting.....	2,347	4,201	1,638	22,137.5
Raising.....	2,464.5	3,029	1,128	11,833
Sublevel drifting.....	1,473.5	1,436	904.5	8,022
Box-hole raising.....	429	1,179	1,163	6,292.5
Winzing.....	97.5			97.5
Shaft-sinking.....	612		695.5	5,654
Total.....	11,823	16,526	9,754.5	93,442
Per cent. of crosscutting to total of crosscutting and drifting.....	34.8	38.7	27.8	35.9
Shaft stations and sump excavations	cu. ft. 19,140	cu. ft. 5,610	cu. ft. 37,359	cu. ft. 205,018
Diamond-drilling.....	feet 6,713	feet 11,945	feet 4,674	feet 61,074

No. 2 Shaft.—During the year, No. 2 shaft was continued to a vertical depth of 3,642 feet, with four levels established to 3,600 feet. There, on the first vein found north of the shaft, 450 feet of drifting was completed. This disclosed a continuing southerly dip, favourable vein structure, and a small amount of ore. In addition, diamond-drilling still farther north indicated a parallel vein offering fair ore possibilities.

Exploration on the south side of the shaft was confined to diamond-drilling. This cut what was assumed to be the main south vein. A north dip was shown, and the structure resembled that on the 3,000-foot level, where values were low.

Work on both sides of the shaft is being continued on the 3,600-foot level. It is also in progress at 3,150 feet on the downward extension, north of the shaft, of ore of importance already found between 2,500 and 3,000 feet, either in sediments or at the contact with porphyry.

Sediments, in proportion to porphyry, were encountered to a greater extent on the lowest level than at higher horizons. It is too early, however, to estimate what influence, if any, this may have on ore occurrences, as by the year end insufficient exploration had been done below 3,000 feet to afford a definite indication.

The 700- to 1,000-foot and 2,500- to 3,000-foot level developments showed considerable improvement, both as to tonnage and grade. This is particularly true immediately above, on, and below the 800-foot in No. 2 shaft section. Here, an important tonnage of better than average grade was developed.

No. 4 Shaft.—This section produced a large but decreasing quantity of ore, 48 per cent. of the mill feed for the year having been obtained from this source.

Mill Expansion

General mine conditions were carefully considered, having special reference to estimates based on a gold price of \$35.00 per ounce and on what was considered by the mining industry to be positive assurance against any further increase of any extent in mine taxation. These factors definitely indicated profitable treatment of a large tonnage of low grade on which much development had been completed. Accordingly, just before the fiscal year end, mill equipment was ordered to increase average capacity to about 350 tons per day.

New Buildings and Equipment

These included a new steel headframe 125 feet high, a 600-ton steel ore bin, combined cases and skips, hoist motor, etc., to replace the old equipment at No. 2 shaft. These rather costly improvements were fully justified as they greatly increased bin capacity, increased hoisting capacity, especially from lower levels, and at the same time reduced fire risk.

The crusher station was altered by the addition of mechanical ore feeders, the substitution of larger, heavy-duty crushing rolls, and other improvements. In the mill, an additional slime filter and other smaller equipment were purchased and put in service.

Other additions comprised: A storehouse, pipe for a duplicate tailings disposal line, and the installation of an extensive sprinkler system to reduce fire hazards and cost of insurance.

Summary

The ore position at Sylvanite was well maintained. This was accomplished notwithstanding the fact that broken reserves were purposely decreased, being replaced by an estimated equal and fully blocked-out tonnage.

Operating costs were slightly lower, with tons milled and gross production higher than 1933. Greater sums were required for dividends, and after meeting these, \$234,540.12 was added to profit and loss balance, making a total in that account of \$713,137.98.

Major discoveries of ore were made on upper levels; lower down, veins in the sediments produced a considerable tonnage. Judged as a whole, mine conditions remained satisfactory, with large and promising areas yet undeveloped.

ERIE CANADIAN MINES, LIMITED

Activities of the Erie Canadian Mines, Limited (a subsidiary company wholly owned by Sylvanite), consisted of the examination of a large number of properties, and several new options were taken during the year. Prospecting was practically continuous, and intensive. It included much surface trenching and sampling. Diamond-drilling was also carried on in certain instances. The year ended, however, with no definite mine-making possibilities having been proved at any property, although some gave considerable promise and warrant further work under favourable conditions.

Talisman Gold Mines, Limited

This company is capitalized at \$1,000,000, in shares of \$1 par value. The officers and directors are: James E. Grant, president; Hugh McIntyre, vice-president; G. D. O'Meara, secretary-treasurer; R. L. Lillico, B. L. H. Symmes, and John McPhee, directors. The head office is in the Gibson Block, Kirkland Lake. The mine address is Matheson.

The property consists of 6 claims, containing some 240 acres, in the township of Guibord, district of Cochrane, and was part of the former holdings of the

Gardner Guibord Mines, Limited. It is about 13 miles east of Matheson and 2 miles southeast of the Croesus mine.

The work done by the former owners was as follows: sinking, 108 feet; drifting, 92 feet on the 100-foot level and 30 feet on the 60-foot level; crosscutting, 359 feet on the 100-foot level.

The present company started operations in August, 1933. During the remaining part of the year the mining plant and buildings were repaired and a 65 h.p. boiler and 500-cubic-foot steam compressor were installed. About 2,000 feet of surface trenching was done on the two veins.

By January, 1934, the mine had been dewatered and underground operations were begun. John McPhee was manager, and about 14 men are employed.

Teck-Hughes Gold Mines, Limited

Teck-Hughes Gold Mines, Limited, has an authorized capital of 5,000,000 shares, of \$1 par value, of which 4,807,144 shares are issued. The officers and directors are: Albert W. Johnston, chairman of the board; D. L. H. Forbes, president and general manager; George C. Miller, vice-president; Conrad E. Wettlaufer, secretary; K. P. Emmons, treasurer; P. Nugent Tapley, assistant-treasurer; John F. Lash, William W. Reilley, and John F. Thompson, directors. R. J. Henry is general superintendent. The head office is at Kirkland Lake, and the executive office is at 25 King Street West, Toronto. An average of 737 men was employed during 1933 at the mine in Teck township, district of Timiskaming.

Production for 1933 was as follows:—

Ore hoisted.....	tons	474,700
Value of gold (at \$20.67 per ounce).....	\$4,548,547.45	
Exchange.....	1,608,438.34	
Value of silver.....	9,633.40	

Total value of production.....\$6,166,619.19

The following is an extract from the report of the president for the twelve months ending August 31, 1933:—

Our fiscal year ended August 31, 1933. During this period of world-wide business depression, the gold standard was abandoned, at least temporarily, by the United States of America. Gold has since then commanded more than the old fixed price in terms of the monetary units of Canada and the United States when sold on the London market. The average price received for the equivalent of the 241,042 ounces of gold produced during the year was \$25.47 per ounce. Since the end of the fiscal year to date the average price has been slightly over \$30 per ounce. Now that we have a fluctuating price for our product it has become advisable to record our assays and refer to grades of ore in terms of gold content rather than in Canadian currency. Comparisons with the operating results of earlier years, when the fixed price of gold was \$20.67183 per ounce, should be made now with allowance for the change in the price of our product and it should be remembered that certain grades of mine rock that were formerly considered waste can, under the present conditions of price of gold and operating costs, be regarded as ore.

While the total tonnage of ore treated was only 1,200 tons less than that of the previous fiscal year, gross revenue declined \$577,653.09, due principally to a lower average gold content in the ore treated. "Positive ore" reserves were increased by 53,492 tons, but their average gold content dropped from 12.66 dwt. to 11.04 dwt. per ton.

Depth development continued to give encouraging results in the finding of new ore as far down as levels were opened up, and the average grade of ore on the 40th or deepest level compares favorably with that of any level below the 25th. While indications are that the quantity of gold to be obtained per block of five levels decreases below the 25th level with increasing depth, the development of the next block of levels from 40 to 45 will be continued in the confident expectation that the return will be such as to warrant development being continued to greater depths.

In pursuance of our policy of acquiring outside mining properties, the sum of \$14,993.38 was spent in examination, research, claim-staking, and preliminary prospecting at various places

in Ontario and Quebec, while two Quebec properties, namely the Hughes and Read-Authier, were taken over by allied companies called respectively Vicour Gold Mines, Limited, and Lamaque Gold Mines, Limited, the control of which companies was retained under option agreements covering the purchase of treasury shares during the development of their properties. Up to the end of the fiscal year, the sum of \$271,704.09 has been invested in these companies to provide funds for exploration and development. The result to date of work done on the property of the Vicour Gold Mines, Limited, is not encouraging, but exploration and development on the property of Lamaque Gold Mines, Limited, has been rewarded with the finding of ore of fair grade and with indications of some large lenses and many scattered irregular ore bodies, the development of which to depths of 400 to 500 feet will be proceeded with as rapidly as possible and in advance of requirements under existing agreements with the vendor companies.

The Lamaque property consists of a compact group of forty-four claims and fractions, containing 2,452.3 acres, in the northwest quarter of Bourlamaque township. From the commencement of operations in the spring of 1933 until the end of August, 16,467 feet of diamond-drilling and 1,995 feet of shaft-sinking and lateral development were carried out, together with the construction of camps, steam-power plants, water supply, shops, roads, etc., under the supervision of J. G. McMillan, our exploration superintendent, and Lindsay Foss, superintendent of Lamaque Gold Mines, Limited.

The following is taken from the report of the general superintendent for the twelve months ending August 31, 1933:—

During this period 474,500 tons of ore were treated. The recovery of bullion and precipitate was the equivalent of 241,041.82 troy ounces of fine gold, valued at \$6,139,174.72. After the addition of other income the gross revenue was \$6,246,585.89, or \$13.16 per ton of ore milled.

Including the sum of \$293,631.56 charged for depreciation on buildings and fixed plant, the total operating cost was \$2,643,564.51, or \$5.57 per ton. After making provision of \$374,012.35 for taxes, the surplus was \$3,229,009.03. From this surplus was paid dividends amounting to \$2,884,286.40 and a special silicosis assessment of \$36,856.19 for operations in former years. Additional provision for Federal income taxes for 1932, amounting to \$21,000 was necessary, due to a retroactive increase of rate.

Following is an analysis of operating costs:—

	Total cost	Cost per ton of ore treated	Cost per ounce of gold produced
Development and exploration.....	\$491,714.20	\$1.04	\$2.04
Mining.....	1,113,274.65	2.35	4.62
Milling.....	459,409.44	.97	1.91
General expense.....	270,541.28	.56	1.12
Examination of new properties.....	14,993.38	.03	.06
Depreciation.....	293,631.56	.62	1.22
Total.....	\$2,643,564.51	\$5.57	\$10.97

No new construction was charged to capital account, but mining claims purchased for tailings disposal absorbed \$18,016.48.

At the end of the fiscal year the south shaft extension had been sunk to a depth of 5,515.6 feet, and a station cut at the 45th level. During the year the No. 2 winze was completed to the 40th level, and the No. 3 winze started, reaching at August 31 a vertical depth of 5,074 feet.

Development resulted in the finding of ore on all new levels. The block from the 30th to the 35th level had all lateral development practically completed by the end of May, 1933, and yielded a total length of 3,775 feet, with an estimated average grade of 9 dwt. per ton. The block of levels from 35 to 40, as partly developed at August 31, had combined ore lengths totalling 2,172 feet, with an estimated average grade of 10 dwt. per ton.

Classified under the usual headings the year's development work was as follows:—

	Feet
Drifting.....	9,974.5
Crosscutting.....	2,459
Raising.....	3,608
Winzing.....	571
Shaft-sinking.....	651.5
Total development.....	17,264

Diamond-drill exploration amounted to 15,077.7 feet. Ore produced from development amounted to 29,151 tons.

The technical estimate of "positive ore" reserve at September 1 is as follows:—

	Tons	Gold content in troy ounces	Average grade in pennyweights per ton
Broken ore.....	274,481	151,764	11.06
Blocked ore.....	405,500	223,731	11.03
Total.....	679,981	375,495	11.04

Toburn Gold Mines, Limited

Toburn Gold Mines, Limited, has a capitalization of 2,000,000 shares of \$1 par value. The officers and directors are: H. A. Guess, president; R. F. Goodwin, vice-president; G. A. Brockington, secretary; Charles Earl, assistant secretary; J. C. Emison, treasurer; E. C. Corson, assistant treasurer; W. J. Boland and James Moore, directors; F. J. Hamrick, comptroller and auditor. The New York office is at 120 Broadway, and the Toronto office at 217 Bay Street, in care of W. J. Boland.

The mine is in Teck township, district of Timiskaming. During 1933 an average of 106 men was employed. M. W. Hotchkin, Kirkland Lake, is superintendent.

The mining and development work for 1933 was as follows:—

MINING

	Tons
Ore broken in stopes.....	41,792
Ore broken in development.....	5,898
Total.....	47,690

DEVELOPMENT

	Feet
Crosscutting.....	735
Drifting.....	2,012
Raising.....	864
Sub-level drifting.....	718
Sub-level crosscutting.....	104
Box-holing.....	203
Total.....	4,636

The mill treated 36,913 tons of ore. The production was \$477,114.25, and the premium amounted to \$189,779.92.

Wawa Goldfields, Limited

This company was incorporated in April, 1933. The officers and directors were: A. P. Earle, president; J. E. Wilder, vice-president; Gordon Payne, secretary; Gordon Webster and S. C. Melkinen, directors. The head office is at 437 St. James Street West, Montreal. The capitalization is \$1,500,000 in shares of \$1 par value.

The property consists of four mining claims, located on the west side of Wawa lake, in township 29, range 23, in the Michipicoten area, district of Algoma.

Operations were started in April, 1933. A shaft, 6 by 6 feet, was sunk to a depth of 70 feet on a 65-degree incline, and a level started at the bottom

of it. A total of 340 feet of drifting and 65 feet of crosscutting was accomplished on this level, which is at a vertical depth of 50 feet. An adit was then started in the hillside, 115 feet below the shaft collar, and driven for a distance of 340 feet.

The plant consisted at first of a 220-cubic-foot gasoline compressor, and later of a 375-cubic-foot Diesel compressor.

An average of 10 men was employed, of whom 5 were underground. Operations were suspended late in December. Chas. L. Coleman was in charge.

Wendigo Gold Mines, Limited

This company was incorporated October 5, 1933, with an authorized capitalization of \$2,000,000, in shares of \$1 par value. The officers are: A. J. Trebilcock, president; K. V. Stratton, vice-president; E. M. Tustin, secretary-treasurer; John Elliott and M. M. Baker, directors. The head office is at 372 Bay Street, Toronto. The mine address is Kenora.

Operations were commenced in October at the old Wendigo mine, on the Lake of the Woods, in the district of Kenora.

The plant installed included a 100 h.p. boiler, an IR steam-driven compressor, and an 8¼- by 10-inch hoist. A powder-house and bunk-house were added to the buildings already on the property.

The old 100-foot shaft, 6 by 12 feet, was dewatered and shaft-sinking was started. By the end of the year 17 feet of sinking had been accomplished.

An average of 19 men was employed during the period of operation, of whom 6 were underground. C. L. Spencer was in charge of operations.

White Rock Mining Company, Limited

The property of this company is located in Macmurchy township, in the West Shining Tree area, district of Sudbury. It is twenty miles north of Westree Station on the main line of the Canadian National railway.

After some years of inactivity the underground workings were dewatered early in the spring of 1933, and drifting was started on the 165-foot level. After accomplishing 700 feet of drifting, operations were again suspended. Tom Linton was in charge of operations.

Arthur Manley, Sudbury, is secretary of the company.

Wright-Hargreaves Mines, Limited

The Wright-Hargreaves Mines, Limited, has an authorized capital of 5,500,000 shares of no par value. The officers and directors of the company are: Oliver Cabana, Jr., president; W. H. Wright, vice-president; Gerard F. Miller, treasurer; E. L. Miller, secretary and managing director; James Y. Murdoch and Oliver G. Donaldson, directors. The head office is at Fort Erie, Ont. The mine address is Kirkland Lake.

M. W. Summerhayes is general manager, and 440 men were employed during the year, at the mine in Teck township, district of Timiskaming.

During the year 1933 there were 285,465 tons of ore hoisted and milled. Production for 1933 was as follows:—

Value of gold.....	\$3,662,837.40
Exchange.....	1,283,431.14
Value of silver.....	9,691.89
Total.....	\$4,955,960.43

The following is taken from the report of the general manager for the eight-months' period ending August 31, 1933:—

It is to be noted the reason for this report covering a period of only eight months is due to the fact that at the last annual stockholders' meeting, the fiscal year was changed to end August 31 instead of December 31, as heretofore.

During this period 193,441 tons of ore, having an average grade of \$13.56 per ton, were treated in the mill, producing bullion to the value of \$2,443,759.93, or a recovery of \$12.63 per ton, being 93.15 per cent. extraction.

ANALYSIS OF OPERATING COSTS

	Total	Cost per ton milled
Development and exploration.....	\$289,906.84	\$1.498
Less: Excess of tons developed to tons milled	55,807.62	.288
Development cost.....	\$234,099.22	\$1.210
Stoping.....	454,476.66	2.349
Transporting ore (hoisting, etc.).....	159,722.92	.826
Milling charges.....	226,572.35	1.171
Marketing bullion.....	13,984.86	.072
New road construction and general surface.....	24,352.51	.126
Stock transfer and registrar charges.....	8,762.67	.045
General and undistributed charges (storehouse, maintain. misc. mine buildings, administration and management, property taxes, insurance, interest and exchange, legal expenses, miscellaneous).....	119,372.43	.617
Depreciation plant and equipment.....	141,088.10	.729
Total.....	\$1,382,431.72	\$7.145

SUMMARY OF DEVELOPMENT AND EXPLORATION

August 31, 1933

	Drifting	Shaft-sinking	Cross-cutting	Raising	Total footage	Diamond-drilling	Excavation
	feet	feet	feet	feet		feet	cu. ft.
December 31, 1932.....	111,821	10,191	37,051	6,647	165,710	78,654	209,968
8 months to Aug. 31, 1933..	7,643	490	5,441	1,340	14,914	9,151	154,970
August 31, 1933.....	119,464	10,681	42,492	7,987	180,624	87,805	364,938

PRODUCTION RECORD, 1921-1933

Year	Tons milled	Value per ton	Gross value	Recovery per ton	Bullion produced	Dividends
1921 (8 mos.)..	36,081	\$13.96	\$503,302	\$13.00	\$468,665	.....
1922.....	66,181	12.49	827,447	11.52	762,752	\$412,500
1923.....	79,242	10.48	830,992	9.52	754,978	206,250
1924.....	84,487	14.16	1,194,217	12.89	1,088,725	206,250
1925.....	147,939	14.49	2,148,554	12.93	1,913,401	550,000
1926.....	153,392	15.66	2,400,795	14.02	2,150,844	893,750
1927.....	209,164	11.77	2,455,460	10.51	2,151,916	1,237,500
1928.....	256,331	8.36	2,144,002	7.20	1,845,923	825,000
1929.....	188,238	10.29	1,938,552	9.25	1,741,872	.....
1930.....	220,430	12.20	2,687,828	11.03	2,431,896	275,000
1931.....	266,352	11.73	3,124,533	10.93	2,912,308	825,000
1932.....	295,525	12.85	3,796,295	12.00	3,546,903	1,100,000
1933 (8 mos.)..	193,441	13.56	2,623,456	12.63	2,443,760	550,000 ¹
Total.....	2,196,803	\$12.14	\$26,675,433	\$11.02	\$24,213,943	\$7,081,250

¹April and July dividend payments only.

MILLING STATISTICS

January 1 to August 31, 1933

Ore milled.....	tons	193,441
Average value per ton.....		\$13.56
Gross value.....	\$2,623,455.69	
Loss in tailings.....	179,695.74	
Net value recovered.....	\$2,443,759.95	

Average tons milled per day.....	796.05
Per cent. of possible running time.....	96.54
Tons 100 per cent. running time.....	825
Solution precipitated.....	tons 474,643
Solution precipitated per ton of ore.....	tons 2.45
Value per ton in tailings.....	\$0.9289
Per cent. extraction.....	93.15
Cyanide consumed per ton of ore (K.C.N.).....	lbs. .392
Zinc consumed per ton of ore.....	ounces 1.272
Zinc consumed per ton of solution.....	ounces .518
Lime consumed per ton of ore.....	lbs. 3.016
Average value of pregnant solution.....	\$5.16
Average h.p. consumed per day.....	1,712
Average h.p. consumed per ton milled.....	2.15
Power cost per h.p. consumed.....	\$65.92

ORE RESERVES ESTIMATE

	Tons	Grade	Value
On hand January 1, 1933.....	951,939	\$13.54	\$12,888,042
Developed in 1933 (8 months).....	239,563	14.47	3,467,208
Milled in 1933 (8 months).....	1,191,502	\$13.73	\$16,355,250
	193,441	13.59	2,628,441
Ore reserves, August 31, 1933.....	998,061	\$13.75	\$13,726,809

ADDITIONS TO PLANT, BUILDINGS, AND EQUIPMENT

January 1 to August 31, 1933

Power-house equipment.....	\$21,585.10
Substations equipment.....	17,959.69
No. 4 shaft-house and hoist equipment.....	167,899.18
Mill structure and equipment.....	368,006.41
Steel shop and equipment.....	23,462.44
General buildings.....	2,073.04
Shops and equipment.....	4,934.44
General surface and tailings disposal.....	9,304.61
Underground equipment.....	57,853.17
Total.....	\$673,078.08

Development

A large part of our efforts during the period under review were concentrated on completing the shaft-sinking programme of shafts Nos. 3 and 4 to 4,000 feet in depth, then making the necessary connections, cutting stations and ore pockets so as to be in a position to carry out the development of the veins on the six new levels. This work has now been practically completed and a small amount of drifting has been done on some of these new levels. There were 239,563 tons of new ore developed, having an average grade of \$14.47 per ton. After deducting 193,441 tons milled, there were 46,122 tons added to our reserves. Some 7,643 feet of drifting was done, of which 3,721 feet, or 48.7 per cent, was on ore.

The most important feature of the development work during this time has been the intersection of our north vein on five out of six of the new levels, the lowest of which is the 3,900-foot level. On the 3,750-foot level a strike fault has cut the north vein with a displacement of something over one hundred feet vertically. The grade of ore shown at the intersections, and that in the small amount of drifting so far done, has been well above the run of mine grade. In sinking the No. 4 shaft, the north vein was intersected just above the 4,000-foot horizon. There were two branches of the vein, each showing excellent values.

Of the 3,721 feet of ore developed, 536 feet was between the 550-foot level and the 1,125-foot level; 1,439 feet between the 1,500- and 2,000-foot levels; 1,222 feet between the 2,125- and 2,850-foot levels, and 524 feet between the 3,150- and 3,900-foot levels.

Shaft-Sinking

During the eight months' period, No. 3 shaft was deepened to 4,089 feet, and No. 4 shaft to 4,000 feet.

Milling

The early part of the year was taken up with the work of changing over from the old flow-sheet to the new one. This work entailed a great deal of close planning so that current production would not be seriously curtailed. In May, the new flow-sheet was finally put into operation and has since been giving every satisfaction. It was necessary to have this work accomplished before the work of reconstruction of the mill building and the new enlargement started.

The new all-steel frame mill building has now been finished, and about 65 per cent. of the enlargement to the mill is completed. During the making of the various alterations and changes to the mill, the tonnage and extraction were to some extent temporarily affected. However, the better grade of ore counterbalanced this handicap.

General

Our future programme of development has in mind the completion of all exploration, development, and mining of the levels above the 1,200-foot horizon as soon as possible, so that it will be unnecessary to maintain and keep open an excessive number of levels in the mine. At the same time, the lower levels will be steadily explored and developed.

The extensive programme of shaft-sinking and underground development work, together with the improvements and extensions to surface plant and equipment, planned some two years ago, have now been essentially completed. It is a great satisfaction to be able to report that the underground developments are fully warranting these expenditures and more than meeting our expectations.

Young-Davidson Mines, Limited

The officers and directors of this company are: Gideon Grant, president; C. G. Knott, vice-president; F. M. McKay, secretary-treasurer; Jacob A.

Davidson, A. Calvin Ross, Colin M. McLean, directors. The capitalization is \$3,000,000, in shares of \$1 par value.

The company owns a property in Powell township, district of Timiskaming, which is being operated under agreement by the Hollinger Consolidated Gold Mines, Limited. An account of the work done on the property appears on page 75 of this report. The mine address is Elk Lake.

GRAPHITE

Black Donald Graphite Company, Limited

The Black Donald graphite mine in Brougham township, Renfrew county, was operated from October 20 to December 31. During this period 1,234 tons of ore were mined and milled.

R. F. Bunting was manager, employing 19 men. R. A. Telfer is secretary of the company. The mine address is Calabogie.

GYPSUM

Canadian Gypsum Company, Limited

The Canadian Gypsum Company, Limited, has a capitalization of \$300,000, divided into 3,000 shares of \$100 par value. The officers and directors of the company are: S. L. Avery, president; R. G. Bear, secretary-treasurer; O. M. Knode, C. F. Henning, Otis Wack, and J. E. MacLeish, directors. The head office is at 1221 Bay Street, Toronto. The head office officials are: B. S. Barns, agent and comptroller, and F. B. Gibbs, manager. Otis Wack, Windsor, N.S., is director of operations.

The company operates a gypsum mine and plant near Hagersville, in Oneida township, Haldimand county. All commercial gypsum products are produced at the plant, which includes a mill, wall board and block manufacturing buildings. During 1933 an average of 25 men was employed. W. E. Allen, Hagersville, is superintendent. There were no new developments in 1933.

The company also operates a quarry and lime plant at Guelph, a large gypsum quarry at Windsor, N.S., a gypsum mill at Hillsborough, N.B., a gypsum calcining mill at Iona, Cape Breton, and a winter gypsum storage depot at Deep Brook, N.S.

Associated with the company is the Gypsum Packet Company, Limited, operating four 7,000-ton freight and passenger steamers between Nova Scotia and United States ports.

Gypsum, Lime and Alabastine, Canada, Limited

This company has a capitalization of 2,000,000 shares of no par value. The officers are: R. E. Haire, president and manager; S. H. J. Reid, secretary-treasurer; W. E. Armstrong, Henry Cockshutt, H. J. Haire, Jas. R. Inksater, G. H. Kranenberg, J. E. McConnell, R. S. McCurdy, N. L. Nathanson, W. C. Pitfield, and John F. Cameron, directors. The head office is at Paris, Ont.

The mine and mill at Caledonia, Seneca township, Haldimand county, was operated throughout the year. L. V. Robinson was superintendent, employing an average of 100 men.

There were hoisted 19,922 tons of rock. Of this, some 2,085 tons were sold and the rest was manufactured into landplaster, stucco, Paristone, Gyproc, dry Insulex, gypsum lath, and other building products.

In addition to the Caledonia mine, the company operates gypsum plants at Montreal, Winnipeg, Vancouver, and Calgary.

Lime plants are situated at Beachville, Elora, Hespeler, Milton, Limehouse, and Puslinch, Ont., and at St. Mark and Joliette, Que.

Quarries are operated at Mabou, N.S., Gypsumville, Man., and Salmon River, B.C. The alabastine plant is at Paris, Ont.

NICKEL AND COPPER

Cuniptau Mines, Limited

This company owns 20 claims in Strathy township, district of Nipissing, 4 miles west of Goward. The company has an authorized capital of 3,000,000 shares, of \$1 par value, of which 1,795,505 shares are issued. The officers and directors are: B. W. Watkins, president; E. P. Muntz, vice-president; Walter G. Watkins, secretary. The head office is in the Dominion Building, Toronto. H. A. Steven is mine manager. The mine started operating in July, 1933, and employed an average of 12 men to the end of the year. During that time the following work was done: A shaft was sunk 115 feet, and a station 9 by 16 feet was cut on the 100-foot level; six diamond-drill holes totalling 1,250 feet were put down; a road was cut out to Goward, a distance of three miles, and camps were built. At the present time a steam plant is being installed to carry on with the underground work.

Falconbridge Nickel Mines, Limited

The officers and directors of this company are: Thayer Lindsley, president; Halstead Lindsley and J. Gordon Hardy, vice-presidents; N. F. Parkinson, secretary-treasurer; W. S. Morlock, director. The authorized capital is 5,000,000 shares of no par value. The head office is at 100 Adelaide Street West, Toronto. The mine address is Falconbridge.

The company operates a property in Sudbury district. Ernest Craig is general superintendent; J. R. Gill, smelter superintendent; and R. Oliver, mine engineer. During 1933 an average force of 236 was employed underground, 155 in the concentrator and smelter, and 45 on construction work.

The following is taken from the report of the general superintendent, for the year ending December 31, 1933:—

During the first three months of the year, operations were carried on at the rate of capacity developed through alterations and additions effected in December, 1932. Over this period, all ore was treated by direct smelting.

Upon completion, on April 1, of the concentrator and sintering plant, a shut-down was required to permit tying-in with the existing smelter plant. Operations were then resumed on April 16, with the flow-sheet increased by the addition of the new units. Since that time, interruptions to production have been occasioned solely by repair campaigns, which form a part of our regular routine.

To show the daily tonnage rate for the year would be misleading when compared with future figures; however, it should be noted that the ore treated per day was increased from 544 tons during the first three months to 779 tons after the additional units were put in operation in April.

Mine Development

Combined development footages attained on all levels during the reviewed period distribute as follows:—

Drifting and crosscutting.....	feet	3,083
Raising.....	feet	909
Stope entrances.....	feet	340
Box-holes.....		64
Diamond test drilling.....	feet	3,071

Practically all development work during the year was carried out within the area in which ore reserves for the report of 1932 were computed.

Of the total of 3,083 feet of drifting and crosscutting, 852 feet was driven west, and 434 feet driven east on the 500-foot level. The last 300 feet of the west drive indicated narrow and very erratic ore, and is, therefore, not included in ore reserves. Faulted ground characterized the last 200 feet of the east drive, the fault cutting across the ore-bearing contact in a south-easterly direction. Here, too, the ore encountered in the fault is very erratic and is not considered in the compilation of ore estimates.

Driving on the 750-foot level was continued east and west of the main crosscut, following the ore zone, for a distance of 800 feet. The 500 feet driven west indicated an average ore width of 30 feet, while fair widths were shown in the east drive. Both east and west faces are in ore at the present time.

Ore Reserves

Below is a tabulation of ore reserves computed as at December 31, 1933:—

	Tons
Ore reserves as at December 31, 1932.....	2,920,457
Plus new ore added 1933.....	160,000
Total.....	3,080,457
Less: hoisted during 1933.....	267,573
Balance.....	2,812,884
Plus addition to disseminated ore on surface dump.....	5,000
Total ore reserves (averaging 2.23 per cent. nickel and 0.93 per cent. copper), December 31, 1933.....	2,817,884

Mining

The following table sets forth the results of mining activities during the year:—

BROKEN ORE IN STOPES

	Tons
Balance December 31, 1932.....	227,321
Broken during 1933.....	430,645
Total.....	657,966
Less: hoisted from stopes during 1933.....	249,186
Broken ore reserves December 31, 1933.....	408,780

ORE HOISTED

From stopes, 1933.....	249,186
From development, 1933.....	18,387
From development dump, 1933.....	7,690
From concentrating dump, 1933.....	2,653
Total ore to crushing plant during 1933.....	277,916

Crushing, Sorting and Transportation

From the 277,916 tons of ore delivered to the crushing plant, 16.6 per cent, or 45,624 tons, of waste was eliminated by sorting during the various stages of crushing. The balance, consisting of 232,292 tons, was transported by the aerial tram to the treatment plant bins.

Reduction Plants

The entire reduction plant was in operation a total of 324 days during the year. Of the time lost, 19 days is attributable to the synchronization of the new units, while the remaining 22 days were occupied in carrying out routine repairs. Results of operation tabulate as follows:—

Total ore treated.....	short tons	232,661
Matte produced.....	short tons	8,297
Nickel produced in matte.....	short tons	4,671.5
Copper produced in matte.....	short tons	2,103.5
Metals per ton in ore:		
Nickel.....	lbs.	43.31
Copper.....	lbs.	19.72
Metallurgical losses per ton of ore:		
Nickel.....	lbs.	3.15
Copper.....	lbs.	1.64

Construction

Completion of the construction items set out in the report of 1932 as having been authorized and then under erection, i.e. 250-ton concentrator, two-unit sintering plant, and extensions to smelter building, crushing plant, and ore bins, was effected during the early part of the year. Essential additions to facilities and equipment directly and indirectly serving the new and extended units consisted principally of the installation of motor haulage both underground and on the smelter charge floor; flue-dust conveying equipment; new disposal system for waste slag; 25,000-cubic-foot mine ventilating fan; further waste disposal facilities on surface; and a new and completely equipped machine shop.

An increase in housing facilities was made during the year, along with such extensions to water and sewerage systems as were thus made necessary. Together with the erection of a central office and warehouse, some alterations and additions were made to mine buildings.

The following is an extract from the report of the consulting metallurgist for the year ending December 31, 1933:—

Smelter

The smelter operated with the normal minor interruptions throughout the year with the exception of a two weeks' shutdown in April at the time of starting up the concentrating and sintering plants, which were under construction at the end of the previous year. The starting of these new departments gave very little trouble and the results obtained have justified our expectations both technically and economically. While the changes have resulted in slightly increased smelting losses, much lower grades of ore than before can be treated with advantage, so the net result is a very complete utilization of the mine. The capacity of the smelter turned out to be larger than expected and larger than the planned increased capacity of the refinery.

Refinery (Norway)

The refinery operated satisfactorily without any closedown during the year, although until arrival of the increased smelter production in May it occasionally suffered from shortage of matte. The construction work going on at the end of the previous year for increasing the capacity started to show results in increased production in the first quarter of the year. However, the unexpectedly large capacity of the smelter after starting of the new departments and notice given about increased deliveries of custom matte necessitated some additional construction work to what was originally contemplated, and the complete extension programme was, therefore, only completed in November, since which time the refinery has operated at a rate corresponding to 6,000 short tons annually.

Delivery of custom matte took place according to the contract and without interruptions during the year. At the end of the year construction work was going on in preparation for separating the precious metals at the refinery. The high quality of the nickel was further improved during the year.

For the year 1933, the amount of matte received from the smelter, the refinery production, the metals in process, and the matte on hand at the end of the year is set out in the following table:—

	Short tons	Contents	
		Nickel	Copper
		lbs.	lbs.
Falconbridge matte received.....	8,281.288	9,051,497	3,940,094
Metal content, less refining losses.....		7,468,320	3,282,113
Produced in marketable form during the year.....		2,165,915	688,436
Metals in process at end of year.....	671.859	729,638	325,180
Matte on hand at end of year.....			

International Nickel Company of Canada, Limited

The officers of this company are: Charles Hayden, chairman of the board; Robert C. Stanley, president; John F. Thompson, vice-president; Paul D. Merica and John C. Nicholls, assistants to the president; James L. Ashley, secretary-treasurer.

The directors whose term expires in 1934 are: John P. Bickell, Hon. H. Cockshutt, Wm. E. Cory, Wm. N. Cromwell, D. Owen Evans, Wm. J. Hutchin-

son, Sir Harry McGowan, Wm. W. Mein, Rt. Hon. Lord Melchett, Sir Robert L. Mond, Thomas Morrison, Seward Prosser, and Grant B. Shipley.

The directors whose term expires in 1935 are: James L. Ashley, John F. Dulles, Reg. Halladay, Charles Hayden, J. W. McConnell, R. S. McLaughlin, Britton Osler, J. A. Richardson, Robert C. Stanley, Andrew V. Stout, John F. Thompson, and Rt. Hon. Lord Weir of Eastwood.

The executive office is at 67 Wall Street, New York City, and the general offices of the mining and smelting division are at Copper Cliff, Ont.

This company and subsidiary companies operate hydro-electric power plants at High Falls, Big Eddy, Wabageshik, and Nairn Falls, Ont.; nickel-copper mines in Sudbury district, Ont.; smelters at Copper Cliff and Coniston, Ont.; refineries at Port Colborne, Ont., Acton, England, and Clydach, Wales; rolling mills at Birmingham, England, Huntington, W.Va., and Glasgow, Scotland; a colliery at Pontardawe, Wales; and a foundry at Bayonne, N.J.

The authorized capital of this company consists of \$27,679,900 of preferred shares of \$100 and \$5 par value, and 15,000,000 shares of common stock of no par value.

The following information is extracted from the annual report of the company covering the year ending December 31, 1933:—

General

After three successive reports dealing with trade recession and diminishing profits it is a pleasure to report for 1933 a substantial upturn in your company's business. Since May, 1932, there has been a gradual increase in the volume of nickel sales and, beginning with the second quarter of 1933, profits have been realized each month. The most encouraging feature of the year's improvement is that it has been well spread among all consuming fields and that nearly every buyer took more nickel than in 1932.

The revival in sales of mill products, both from Huntington and Birmingham, lags behind the revival in sales of refinery products. Furthermore, the business of both mills was restricted in respect to exports by changing tariffs and exchange fluctuations. Copper and platinum metals' sales during the year under review were substantially greater, and better prices were obtained than in the preceding year.

Greater outputs and economies effected throughout the various plants decreased the cost of metal-refining during the year. It is gratifying to report that, as a result of the larger pay-rolls due to increased production, unemployment conditions in the localities in which your company operates, particularly Sudbury and Port Colborne, were greatly improved.

All of your company's plants and dwellings have been kept in first-class condition. Expenditures for such maintenance also served to enable your management to render practical relief during a period of forced curtailment of operations.

For convenience, as well as to afford ready comparison with previous reports, the financial figures recorded herein are in terms of United States dollars. It should be noted further that, beginning last May, prices quoted by your company outside of the United States and Canada were based on sterling as the most practical means of minimizing currency fluctuations.

The financial statements record a net profit of \$9,662,583.64 exclusive of exchange adjustments and profit of \$1,739,617.06, which was carried to reserve. This net profit is after all charges, including provision of \$3,551,653.32 for depreciation and mine depletion. After disbursing \$1,933,898.75 of preferred dividends, there remained \$7,728,684.89, equal to 53 cents per share on the common stock.

The year closed with your company's cash position strengthened and with current business in satisfactory volume. A summary of the various activities of your company for the calendar year 1933 follows:—

Sales

Sales of nickel in all forms, including nickel in alloys, amounted to 74,356,969 pounds, compared with 34,406,953 pounds in 1932, an increase of 116 per cent. The world's consumption of nickel in all forms aggregated 96,000,000 pounds, compared with 57,000,000 pounds in 1932 and 73,000,000 pounds in 1931.

Your company's nickel sales were as follows: sales of nickel in refinery products of Port Colborne, Canada, and Clydach, Wales, amounted to 61,353,495 pounds, compared with 24,776,420 pounds in 1932, an increase of 148 per cent. Sales of nickel (including nickel contents of Monel metal, rolled nickel, and alloys) in products of the rolling mills at Birmingham, England, Glasgow, Scotland, and Huntington, West Virginia, and of the foundry at Bayonne, New Jersey, totalled 13,003,474 pounds as compared with 9,630,533 pounds, an increase of 35 per cent.

Sales of Monel metal, a product made direct from Creighton ore, totalled 9,101,219 pounds, compared with 7,624,298 pounds in 1932, an increase of 19 per cent.; and sales of rolled nickel, 6,287,991 pounds, were up 60 per cent.

Copper sales, inclusive of copper in sulphate produced in Wales, increased from 57,662,789 pounds to 113,682,312 pounds, or 97 per cent.

Gold sales were 21,355 ounces, compared with 23,042 ounces in 1932; silver sales were 876,303 ounces, compared with 652,638 ounces in 1932, and sales of the platinum metals were 77,198 ounces, compared with 19,300 ounces in 1932.

Mines

During 1933 there were shipped 1,336,040 tons of ore from the Frood and Creighton mines. The former furnished 952,725 tons, and the latter 383,315 tons. The Frood mine was operated throughout the year and mining was resumed at Creighton during June, after a prolonged shutdown.

Only such development work was done during the year as was necessitated by production requirements. Ten new stopes and eight pillar stopes were brought to the production stage in the Frood mine, thus making available for mining 72 stopes rated at 150 tons each daily and 8 pillar stopes rated at 50 tons each daily. Mining costs generally were satisfactory and capital and maintenance expenditures very low during the year.

Smelters

Operations at the concentrator were increased during the year, the total ore milled amounting to 996,515 tons. Improvement in metallurgy continues and is reflected in better recoveries and lower costs. Experimental process investigations and microphotography on the occurrence of the precious metals in ores are now receiving attention.

The Copper Cliff smelter produced 53,186 tons of bessemer matte and 61,385 tons of blister copper. Two reverberatory furnaces were operated on mill concentrates until the end of June, and three for the balance of the year. One blast furnace was used continuously for the Orford process. This was the first full year of operation for the new Orford process plant and the results were so satisfactory from the standpoint of costs and quality that the wisdom of moving from Port Colborne to Copper Cliff has been proved.

The Coniston smelter resumed operations in June with two blast furnaces and two converters and treated 328,640 tons of ore and produced 20,645 tons of bessemer matte. The smelter stack was rebuilt during the year, and the plant generally shows a high degree of maintenance.

Refineries

Port Colborne Refinery.—This refinery produced 41,496,664 pounds of nickel in the form of electrolytic cathodes and nickel in oxide. Operations were resumed in May when three electrolytic circuits were started, followed by two additional circuits in June and a sixth in August. All six circuits remained in operation during the balance of the year. Minor alterations to equipment were made to provide for more efficient handling of materials, though no large expenditures for capital account were necessary. The principle of spreading labour at Port Colborne continued, and your management was able to provide work for all former married employees, and new employees were restricted to married men with families. As a result of the increased operations, employment conditions in the town at the close of the year were much improved.

Ontario Refining Company, Limited.—Operations were governed entirely by the tonnage of blister copper received from the Copper Cliff smelter, as no outside copper was refined. The operations were increased from 4,000 tons of blister copper per month at the beginning of the year to 6,500 tons per month during the last quarter. The total output for 1933 was 58,098 tons of refined copper and the substantial increase in production resulted in lower refining costs. Research work was continued throughout all departments of the plant, resulting in numerous improvements and economies.

Your company's stock interest in the Ontario Refining Company, Limited, was increased to 67.79 per cent, during the year and may be further increased, as referred to in the annual report for 1931, upon termination of the copper purchase contract therein mentioned.

Ore Reserves

Proven ore reserves on December 31, 1933, were 204,783,399 tons. With the resumption of mining on a substantial scale, development and exploratory work must be resumed. In consequence a three-year development programme for the Frood and Creighton mines has been approved.

Outlook

Judging from the gradual improvement in the world's nickel industry, which has been in progress since the spring of 1932, it would appear that your company has weathered the severe

industrial storm. Furthermore, it may be observed that your company's nickel business is recovering from trade depression more rapidly, and to a somewhat greater extent, than is the case in most other basic industries. This may be attributed not alone to its international scope, but perhaps to an even greater extent to the multiplicity of comparatively recent applications of nickel. Supplementing this nickel background is an improvement in the world market for copper and the platinum metals, which promises an increasing participation for your company in these industries.

All circumstances considered, 1933 was a relatively satisfactory year in that there was a general resumption of activity in the nickel industry, and, moreover, substantial net profits were realized by your company.

The current year begins far more auspiciously than did 1933 and with the further advantage that your entire organization is now endowed with the valuable experience gained during the past three years of trade distress, which called constantly for rigid economy, efficiency, and resourcefulness. Thus, should the optimism now apparent, both here and overseas, reflect permanent trade recovery, your management believes that your company is entering a period of prosperity.

Employees

The total number of employees at the year-end was 8,297, distributed as follows: Canada 4,772, Great Britain 2,339, United States 1,138, other countries 48. Employees on December 31, 1932, numbered 4,654. The increase, amounting to 78 per cent., is due in the main to the increased scale of operations necessitated by the growing demand for your company's metals. The employees of Ontario Refining Company, Limited, are, for the first time, included in these figures.

It is gratifying to report that there was a further decline in the accident rate in the mining and smelting division during the year. The number of accidents per 10,000 shifts worked in 1933 was 1.84, compared with 1.86 in 1932, and the number of shifts lost per 10,000 shifts in 1933 was 78.8, as compared with 111.7 in 1932.

An average of 2,761 men was employed in the Sudbury area during 1933, distributed as follows: Creighton, 436; Frood, 948; Garson, 5; Levack, 9; Copper Cliff, 1,167; and Coniston, 196.

Donald MacAskill is general manager; E. A. Collins, assistant to the general manager; and R. D. Parker, general superintendent of mines.

RADIUM

Canada Radium Mines, Limited

Canada Radium Mines, Limited, has a capitalization of 2,500,000 shares of no par value. The property consists of 750 acres in Cardiff township, Haliburton county. The officers and directors are: Kenneth W. Wright, president; George F. McCandless, vice-president; A. M. Barry, secretary-treasurer; Frank Austin, managing director, and E. W. Austin, director. The head office is at 244 Bay Street, Toronto. M. B. R. Gordon is consulting engineer.

The mine operated throughout 1933, with an average force of 15 men. At March 1, 1934, the shaft was 250 feet deep, and 610 feet of lateral work had been completed on the 125- and 250-foot levels.

SILVER AND COBALT

Alert Cobalt Mines, Limited

The Alert Cobalt Mines, Limited, owns 40 acres in the township of Coleman, district of Timiskaming. This property was formerly known as the Quaker City. The officers and directors are: Dr. E. H. Porch, president; A. Morgenthaler, vice-president; F. J. Jockers, secretary; and R. Stewart, manager. The head office address is care of F. L. Smiley, Haileybury. The company is capitalized at \$1,500,000, in shares of \$1 par value.

An average of 8 men was employed from August, 1933, to January, 1934, when the mine was closed. During the time of operating, 340 feet of drifting and 154 feet of crosscutting was done on the 145-foot level.

Cain and Taylor

The Beaver mine in Coleman township, district of Timiskaming, was operated throughout 1933 by the owners, C. E. Cain and W. D. Taylor.

Ore having a value of \$32,480.11 was shipped to Deloro. An average of 12 men was employed.

Cobalt Properties, Limited

This company is capitalized at \$25,000, in shares of \$1. The officers are: Ambrose Murphy, president; H. E. Tomney, secretary-treasurer; Thos. H. Wainwright, A. Brocklebank, and Mrs. A. Brocklebank, directors. The head office is at Cobalt.

In 1933 the company bought the Coniagas mine, in Coleman township, district of Timiskaming. The property was operated from July to December, with an average force of 27 men. During this period production amounted to 64 tons of ore, containing 154,553 ounces of silver, having a value of \$68,590.

D. L. Jemmett, Limited

The Agaunico mine in Bucke township, district of Timiskaming, is owned by the Estate of D. L. Jemmett, Limited. No development work was carried on during the year. From May 20 to September 30, rock was picked from surface dumps and milled. An average of 10 men was employed.

Values of \$7,430 in cobalt and nickel were obtained from 79 tons of ore shipped to Hamburg, Germany.

McKinley Mines Securities Company, Limited

The McKinley mine is in Coleman township, district of Timiskaming. No work was done on the property during the year, but ore picked from the dump by the caretaker yielded a value of \$1,215.14 in silver.

Nipissing Mining Company, Limited

Nipissing Mines Company, Limited, has a capital of 1,200,000 shares of \$5 par value. The directors of the company are: E. P. Earle, president and treasurer; Alexander Fasken, vice-president and secretary; Richard T. Greene, Dr. F. R. Bennetto, C. W. Nichols, Halstead Lindsley, and Hugh Park, directors. The head office is at the Excelsior Life Building, Toronto, and the New York office is at 165 Broadway.

The operating company is the Nipissing Mining Company, Limited, with a capital of 2,500 shares of \$100 par value. The officers and directors of the company are: Alexander Fasken, president and secretary; E. P. Earle, vice-president and treasurer; Richard T. Greene, C. W. Nichols, Dr. F. R. Bennetto, Halstead Lindsley, and Hugh Park, directors. Hugh Park is general manager.

The property at Cobalt was not operated during the year, but a clean-up at the various plants resulted in a shipment of 39 tons of ore, containing 39,959 gross ounces of silver. Shipments of base bullion contained 39,781 fine ounces of silver, valued at \$17,940. In addition, approximately 875,000 ounces of bullion, having a value of \$375,000, was sold from New York stocks.

M. J. O'Brien, Limited

Miller Lake O'Brien Mine

The Miller Lake O'Brien mine, Nicol township, district of Timiskaming, is owned and operated by M. J. O'Brien, Limited. J. G. Dickenson is general manager, and H. G. Kennedy is manager. The mine address is O'Brien.

The 1933 report is as follows:—

Drifting and crosscutting.....	feet	1,969
Raising.....	feet	145
Sinking.....	feet	60
Ore broken in stopes.....	tons	12,936
Ore hoisted.....	tons	30,932
Shipments:		
High-grade.....	tons	15.5
Concentrates.....	tons	349.2
Total shipments.....		tons 364.7

The average number of men employed was 89.

Cross Lake Mine

The Cross Lake mine in Coleman township, district of Timiskaming, is owned and operated by M. J. O'Brien, Limited. J. G. Dickenson is general manager, and W. A. O'Flynn is manager. The mine address is Cobalt.

There were no operations at the O'Brien mine. About 105 men are employed.

The development and production for the year is as follows:—

Drifting.....	feet	3,587
Raising.....	feet	593
Ore stoped.....	tons	24,264
Ore and waste broken.....	tons	41,066
Ore hoisted.....	tons	28,751
Silver shipped.....	ounces	1,184,347

Peterson Cobalt Mines, Limited

This company's property in Coleman township, district of Timiskaming, was not operated in 1933, but two short leases were given to Frank Barnet and Charles Dean. Ore picked from the dump by these men yielded \$987.66 in silver.

C. W. Price

The Foster mine in Coleman township, district of Timiskaming, was operated under lease by C. W. Price, who employed 2 men. Shipments of ore and concentrates yielded 8,696 ounces of silver, having a value of \$3,753.

Sandoe and Moyle

The Temiskaming mine in Coleman township, district of Timiskaming, was leased to Richard Sandoe and H. Moyle.

Some 9 tons of ore shipped to the Temiskaming Testing Laboratories for treatment yielded 10,430 ounces of silver. Two bars of bullion sold to the Deloro Smelting and Refining Company, Limited, contained 2,000 ounces of silver.

Stuckey and Rowe

The property of the Mining Corporation of Canada, Limited, in Coleman township, district of Timiskaming, was leased to Charles Stuckey and Alfred Rowe during 1933.

No development work was done. Some 15,474 pounds of concentrates and bullion, shipped to Deloro, yielded a value of \$10,645 in silver.

Windsor Cobalt Mines, Limited

The officers of this company are: Dr. A. D. McArthur, Toronto, president; D. C. Walmsley, secretary. Colin MacGregor, B. L. Wrench, and Dr. J. A. McArthur are directors. The property in Coleman township, district of Timiskaming, was operated from May to November, with a force of 6 men.

There are three shafts on the property, 65 feet, 55 feet, and 95 feet deep. During the period of operation about 600 feet of drifting was done from the 95-foot shaft, making a total of 900 feet of drifting.

Yorkshire Cobalt Mining Company

The Yorkshire Cobalt Mining Company owns 120 acres 7 miles west of Cobalt, in Bucke township, district of Timiskaming. W. E. Seed is manager. The total amount of work done on the property is as follows:—

	Feet
Depth of shaft.....	210
Drifts:	
47-foot level.....	111
118-foot level.....	35
156-foot level.....	290
210-foot level.....	60

The average number of men was 7. There was no ore sold or shipped.

TALC

Canada Talc Company, Limited

The mine and mill of the Canada Talc Company, Limited, in Hastings county, were operated throughout the year. The officers and directors of the company are: W. S. Morden, president; Roy Taylor, secretary; E. S. James, director.

The ore was mined from the 3rd and 7th levels. A total of 6,584 tons was hoisted, and 7,015 tons were milled.

Roy Taylor, Madoc, is manager, employing an average of 14 men in the mine and 10 in the mill.

Geo. H. Gillespie Company, Limited

The officers and directors of this company are: Geo. H. Gillespie, president; M. H. Ludwig, secretary-treasurer; Alexander Longwell, director.

The Henderson mine in Huntingdon township, Hastings county, was operated throughout the year. Development consisted of driving east on the 400-foot level to the end of the ore body, and the opening up of a stope. Some 7,353 tons of ore were hoisted and treated at the Gillespie mill.

Geo. H. Gillespie, Madoc, is manager. Six men were employed at the mine and 10 at the mill.

METALLURGICAL WORKS

Algoma Steel Corporation, Limited

During 1933 only one blast furnace of this corporation, located at Sault Ste. Marie, was operated. No. 4 furnace was in blast from January to February 1, and from November 8 to December 31. It produced a total of 27,708 long tons. Jas. H. Bell was blast furnace superintendent.

Canadian Furnace Company, Limited

The Canadian Furnace Company, Limited, at Port Colborne, operated the furnace from June 25 to December 25, 1933, with an average force of 80 men. The production for the year was as follows:—

	Gross tons
Pig iron.....	33,053
Spiegeleisen.....	10,103
Total.....	43,156

The officers of the company are: Frank B. Baird, Buffalo, N.Y., president; Richard C. Yates, Port Colborne, vice-president and manager; Frederick C. Slee, Buffalo, N.Y., secretary. W. J. Higgins, Port Colborne, is superintendent.

Canadian Industries, Limited

During 1933, the sulphuric acid plant of this company, located at Copper Cliff, was in continuous operation.

There are three 50 ton per day units, which manufacture acid from the converter gases produced at the smelter of the International Nickel Company. One unit only was in operation for the first six months of the year, then the second unit was put in service. The nitre cake plant resumed operations on August 16, and the third acid unit was put in service to supply the acid used in the process.

An average of 33 men was employed. G. G. Vincent was works manager.

Deloro Smelting and Refining Company, Limited

The plant at Deloro operated throughout the year. The silver output for the year amounted to approximately 2,821,000 ounces.

The officers of the company are: M. J. O'Brien, president; J. A. O'Brien, vice-president; F. A. Bapty, secretary-treasurer; S. F. Kirkpatrick, managing director. S. B. Wright is general manager, and R. A. Elliott is superintendent.

International Nickel Company of Canada, Limited

The refinery at Port Colborne was operated continuously throughout the year. An account of the operations appears on page 48 of this report.

Ontario Refining Company, Limited

The copper refinery of this company, situated at Copper Cliff, was operated continuously during 1933. Operations were continued on the reduced tonnage basis established in 1932 until June, when a gradual improvement started; and at the year end the plant was operating at about 55 per cent. of its rated capacity.

Shipments of copper to both Canadian and European destinations showed a substantial increase over 1932. The usual shapes and sizes required by the trade, including wire bars, cakes, billets, ingots, and cathodes, were furnished.

In addition to copper, refined gold and silver were produced. The production of selenium was resumed and shipments increased over 1932.

An average of 336 men was employed, in comparison with 310 men during 1932. F. Benard was plant manager.

Steel Company of Canada, Limited

The Steel Company of Canada, Limited, operated one furnace for 181 days, with a production of 77,801 gross tons of pig iron.

The average number of men employed was 88. R. A. Gillies is blast furnace superintendent.

The officers of the company are: Charles S. Wilcox, chairman of the board; R. H. McMaster, president; H. M. Jaquays, R. G. Wells, and H. T. Diplock, vice-presidents; H. H. Champ, vice-president and treasurer; H. S. Alexander, secretary; S. E. Le Brocq, comptroller.

MINING ACCIDENTS IN 1933

Chief Inspector of Mines, D. G. Sinclair, Toronto; Inspectors, R. H. Cleland, Timmins;
D. F. Cooper, Sudbury; E. C. Keeley, Kirkland Lake; A. R. Webster, Toronto.

Accidents during 1933

During the year 1933 at the mines, metallurgical works, quarries, and clay, sand, and gravel pits regulated by the Mining Act, there were 1,538 accidents to employees reported to the Department of Mines up to January 16, 1934. Twenty-five fatalities arising out of 24 separate accidents were reported.

These returns represent an increase of 63 in the total number of accidents, and the same number of fatalities as recorded for the previous year.

The report shows a fatality rate of 1.57 per thousand men employed, which is 1.27 per thousand lower than the average for the past twenty-five years.

There were 95 non-fatal accidents per thousand men employed, which is a decrease of 3 per thousand from the rate of 1932.

The percentage of non-fatal accidents followed by infection increased from 6.5 in 1932 to 7.3 in 1933.

Fatal Accidents

A comparison of fatal accidents for the past five years is given in the following table:—

Distribution	1929	1930	1931	1932	1933
Mines, underground.....	33	30	21	17	20
Mines, surface.....	2	3	8	0	1
Metallurgical works.....	2	11	1	1	1
Quarries.....	3	4	2	1	0
Clay, sand, and gravel pits.....	8	6	4	4	2
Total.....	48	54	36	23	24

By months the fatal accidents occurred as follows:—

Month	No. accidents	No. men killed
January.....	2	2
February.....	4	4
March.....	0	0
April.....	3	3
May.....	1	1
June.....	1	1
July.....	2	2
August.....	2	2
September.....	3	4
October.....	2	2
November.....	2	2
December.....	2	2
Total.....	24	25

Classifying the fatalities according to industries gives the following:—

Gold mines.....	17
Nickel mines.....	3
Silver mines.....	1
Copper-lead-zinc mines.....	0
Talc mines.....	1
Metallurgical works.....	1
Quarries.....	0
Sand, gravel, and clay pits.....	2
Total.....	25

ANALYSIS OF FATALITIES AT MINES, 1929-1933

Cause	1929	1930	1931	1932	1933
	per cent.	per cent.	per cent.	per cent.	per cent.
Fall of ground.....	14.3	45.6	31	21	23
Run of ore or rock.....	11.9	8.6	3.5	5.3	9
Shaft accidents.....	14.3	8.6	17.2	15.8	9
Explosives.....	28.6	8.6	6.9	31.6	9
Miscellaneous, underground.....	28.6	20	13.8	26.3	45
Surface.....	2.3	8.6	27.6	....	5

TABLE OF FATAL ACCIDENTS IN MINES, METALLURGICAL WORKS, QUARRIES, AND GRAVEL, SAND, AND CLAY PITS, 1909-1933

Year	Persons killed at metallurgical works and mines	Persons employed at metallurgical works and producing mines	Persons employed at non-producing mines (estimated)	Total persons employed	Fatal accidents per 1,000 employed
1909.....	49	8,505	2,000	10,505	4.66
1910.....	48	10,862	2,000	12,862	3.73
1911.....	49	12,543	2,000	14,543	3.37
1912.....	43	13,108	2,000	15,108	2.84
1913.....	64	14,293	2,000	16,293	3.93
1914.....	58	14,361	1,500	15,861	3.6
1915.....	22	13,114	1,500	14,614	1.51
1916.....	51	14,624	2,000	16,624	3.07
1917.....	36	16,791	1,000	17,791	2.02
1918.....	32	14,726	500	15,226	2.1
1919.....	39	11,926	1,000	12,926	3
1920.....	29	10,486	1,000	11,486	2.61
1921.....	24	8,436	1,000	9,436	2.54
1922.....	30	9,500	1,500	11,000	2.72
1923.....	30	10,500	1,500	12,000	2.5
1924.....	40	11,000	1,500	12,500	3.2
1925.....	42	11,500	1,500	13,000	3.23
1926.....	32	11,500	1,500	13,000	2.46
1927.....	33	13,311	2,000	15,311	2.1
1928.....	85	15,787	2,000	17,787	4.76
1929.....	55	17,145	1,849	18,994	2.89
1930.....	56	18,217	317	18,534	3.02
1931.....	37	17,820	447	18,267	2.03
1932.....	25	14,378	431	14,809	1.69
1933.....	25	15,080	804	15,884	1.57

The comparative fatality rate per thousand men employed at mines, metallurgical works, quarries, and clay, sand, and gravel pits is as follows:—

	Men employed	No. killed	Rate per thousand
Mines.....	11,830	27	1.86
Metallurgical works.....	2,551	1	.39
Quarries.....	863	.....	.....
Clay, sand, and gravel pits.....	640	2	3.13
Total.....	15,884	25	1.57

The occupation and nationality of the men killed at mines, metallurgical works, and clay, sand, and gravel pits are set out in the following table:—

Occupation	British	Czecho-Slovak	Finn	Jugo-Slav	Pole	Ukrainian	Total
Boilermaker's helper.....	.....	.....	.....	.....	.....	1	1
Cage-tender.....	1	.....	.....	.....	.....	.....	1
Cage-tender's helper.....	1	.....	.....	.....	.....	.....	1
Carpenter.....	1	.....	.....	.....	.....	.....	1
Car sampler.....	1	.....	.....	.....	.....	.....	1
Chute-blaster.....	.....	1	.....	.....	.....	.....	1
Chute-blaster's helper.....	1	.....	.....	.....	.....	.....	1
Driller.....	.....	.....	.....	4	.....	.....	4
Drill helper.....	2	.....	.....	.....	.....	.....	2
Farmer.....	1	.....	.....	.....	.....	.....	1
Labourer.....	1	.....	.....	.....	.....	.....	1
Mine foreman.....	1	.....	.....	.....	.....	.....	1
Pumpman.....	.....	.....	1	.....	.....	.....	1
Scaler.....	1	.....	.....	.....	.....	.....	1
Shaft leader.....	1	.....	.....	.....	.....	.....	1
Shift boss.....	.....	.....	.....	.....	1	.....	1
Timberman.....	.....	.....	2	1	1	.....	4
Trammer.....	.....	.....	.....	1	.....	.....	1
Total.....	12	1	3	6	2	1	25

The ages of the men killed are as follows:—

17-20	21-25	26-30	31-35	36-40	41-45	46-50	Over 50	Total
1	3	4	5	4	4	2	2	25

Non-fatal Accidents

The causes of non-fatal accidents at mines are shown in the following table:—

Cause	Surface	Under-ground	Total
Falling objects.....	41	134	175
Fall of rock or ore at face.....		162	162
Fall of persons.....	60	96	156
Crushed between two objects.....	22	76	98
Fall of rock or ore from face, back, etc.....		91	91
Rock or ore at chute.....		81	81
Flying objects, sledging, etc.....	20	61	81
Tramming.....		80	80
Hand tools.....	31	38	69
Handling rock or ore.....		68	68
Nails or splinters.....	19	36	55
Strain while lifting.....	5	39	44
Running into or striking objects.....	5	34	39
Drilling machines.....		27	27
Machinery.....	16	8	24
Air or rock blast.....		20	20
Cage, skip, or bucket.....		17	17
Fall down shaft, winze, or stope.....		15	15
Burns.....	13	1	14
Explosives.....	2	8	10
Explosion from carbide.....	1	4	5
Gas.....		4	4
Poisoning from cyanide, mercury, etc.....	2		2
Unclassified.....	2	1	3
Total.....	239	1,101	1,340

The causes of non-fatal accidents at metallurgical works were:—

Falling objects.....	37	Hand tools.....	3
Burned by slag, matte, or scrap.....	15	Strain while lifting.....	2
Crushed between two objects.....	12	Machinery.....	2
Fall of persons.....	11	Cranes, ladles, hooks.....	2
Burns.....	9	Electricity.....	2
Flying objects, sledging, etc.....	6	Running into or striking objects.....	1
Transportation.....	3		
Burns by acid.....	3	Total.....	108

The causes of non-fatal accidents at quarries were:—

Handling material.....	11	Falling objects.....	2
Fall of persons.....	6	Running into or striking objects.....	2
Flying objects, sledging, etc.....	6	Fall of rock.....	1
Transportation.....	4	Unclassified.....	4
Hand tools.....	3		
Crushed between two objects.....	3	Total.....	44
Machinery.....	2		

The causes of non-fatal accidents at sand, gravel, and clay pits were:—

Machinery.....	4	Electric.....	2
Falling objects.....	3	Strain while lifting.....	1
Fall of material.....	3	Running into or striking objects.....	1
Handtools.....	3	Transportation.....	1
Fall of persons.....	2		
Crushed between two objects.....	2	Total.....	22

Infection

Records show that infection followed in 111 cases out of a total of 1,514 non-fatal accidents.

Location	No. of accidents	Accidents followed by infection	Per cent. infection
Mines, underground.....	1,101	73	6.6
Mines, surface.....	239	29	12.1
Metallurgical works.....	108	5	4.6
Quarries.....	44	3	6.8
Sand, gravel, and clay pits.....	22	1	4.5
Total.....	1,514	111	7.3

Accidents from Explosives

Cause	Non-fatal		Fatal		Total	
	No. of accidents	Men in-jured	No. of accidents	Men killed	No. of accidents	Men killed or injured
Returned too soon to blast.....	2	2	.....	.....	2	2
Charge detonated by falling rock.....	1	2	.....	.....	1	2
Delayed too long at blast by falling...	1	1	.....	.....	1	1
Striking car with cap.....	1	1	.....	.....	1	1
Remained too long at blast.....	2	2	1	1	3	3
Cut fuse too short.....	1	2	.....	.....	1	2
Unexplained.....	.....	.....	1	1	1	1
Total.....	8	10	2	2	10	12

Electric Accidents

The following table shows the fatal accidents due to the use of electricity at mines, metallurgical works, and quarries during the last ten years:—

1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	Total
1	3	.....	2	1	.....	6	.....	.....	.....	13

The following table shows the total number of non-fatal electric accidents during the last ten years:—

1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	Total
9	6	5	10	4	14	10	7	3	4	72

Classifying the accidents according to the industry shows the following:—

Metallurgical works.....	2
Grave pits.....	2
Total.....	4

There were 4 non-fatal electric accidents in 1933, two of which happened in the operation of disconnecting switches.

There were no fires caused by electric apparatus underground, with the exception of two ruptures of trailing cables, due to injury, at the slusher hoists. In both cases the insulation ignited, but the fire was immediately extinguished.

There are at present approximately 15 miles of 2,200-volt cables in service underground and no ruptures have occurred.

The first 2,200-volt cable was installed underground at the Creighton mine in 1917, and has been in continuous service since then.

Mine Fires

Hollinger Consolidated Gold Mines, Limited

A small fire occurred underground at the Hollinger mine on the morning of March 21, when, in some manner, a cotton overall smock left hanging on a post in the 1,100-foot level station of No. 11 shaft was ignited and completely burned, without, however, setting fire to the post on which it was hanging.

While the fire itself was of insignificant extent, it well illustrated the magnitude of the effects of fire underground, as dense smoke was spread over a considerable area of the mine in an incredibly short time.

The alarm was first raised about 8 A.M. when the cage-tender, on a trip to the 2,300-foot level, noticed smoke as he passed the level. Efforts to locate the cause of the smoke being at first unsuccessful, orders were issued to inject the stench-warning gas into the air lines and a call was put in to the mine rescue station for equipment.

Within about 15 minutes of the receipt of the call, the rescue equipment was at the shaft, and trained rescue men were assembling. The origin of the fire was located about the same time and the smock was found to have been completely consumed.

A check-up of the number of men reached by the stench showed that 90 per cent. were warned in their own working places, in spite of the fact that the alarm was given at a time believed to be one of the most ineffective periods for transmitting a warning of this nature during the entire twenty-four-hour cycle of operations, as very few crews of workmen would be using compressed air at that time of day.

Vipond Consolidated Gold Mines, Limited

A small fire occurred under ground at the Vipond mine about 8 A.M. on April 22. A pump on the 500-foot level of the old Crown workings, driven by a 6-inch rubber belt from an electric motor, was the seat of the trouble. The belt was slipping toward the motor side of the pulley sufficiently to allow the edge of the belt to rub against the motor housing and finally to be ignited by friction. The belt was burned through, with the exception of about two inches, and the fire had burned out before the source of the smoke was discovered.

About 8 A.M. on the morning of the fire, men on the 1,000-foot level west smelled and saw smoke coming into the Vipond workings through the crosscut connecting with the Crown workings on that level. Mine Captain McQuarrie was notified, and he went to the 1,000- and 1,400-foot levels and ordered all men out of these areas, and then went to surface and had the ethyl mercaptan stench introduced into the air lines. All men working from the 600-foot level to the bottom of the mine were hoisted to surface. Men on the upper levels came out to the shaft, but as the smoke had ceased to come into the mine by the time the lower levels were evacuated they were not taken to surface.

A call for rescue equipment was put through to the mine rescue station and to the Hollinger mine for rescue men to assist. The rescue equipment was at the shaft within about 20 minutes of the time the call was received.

After giving the alarm Captain McQuarrie, accompanied by two other men, had returned to the 1,000-foot level and, finding the smoke clearing up, had proceeded into the Crown workings and climbed up the Crown shaft to the pump, a climb of approximately 400 feet. It was thought that this apparatus was the source of the trouble as the pump could not be heard running nor was it discharging water to surface. Some concern was felt for the safety of these men as they were in the return air from the pump level and any new outbreak of fire was liable to place them in considerable danger. A rescue party of three men, equipped with Burrell masks and accessories, went to the 1,000-foot level to look for McQuarrie and his companions and met them shortly after leaving the shaft. They reported the fire out and the area fairly clear of smoke.

The effectiveness of the stench warning was practically complete. Every man underground got the warning but a few did not recognize it as such. The four regular 10 c.c. stench bombs used in the equipment at this mine were broken into the line, shortly followed by two others. The mine was well flooded with the stench, yet all men were back at work within about one and a half hours, at which time no trace of the stench could be detected.

Yorkshire Cobalt Mining Company

A fire of unknown origin occurred at the Yorkshire Cobalt mine on August 24, causing extensive burns to Adelard Leonard and death to J. Kennedy, aged 39.

The fire broke out about 5 A.M. Kennedy and Leonard were the only men underground. Leonard climbed the ladders and ran out through the blazing shaft-house, but efforts to get Kennedy out were unavailing. About 50 men, including the manager, Wm. E. Seed, engaged in rescue attempts. Gas masks were sent out from Cobalt, but proved useless owing to the dense smoke and lack of oxygen in the air. Four members of the mine crew were overcome in their efforts to reach the trapped man.

A call for assistance, sent to the Kirkland Lake Rescue Station, was received at 10.20 A.M., and P. C. Smith, the superintendent, set out at once with two rescue men and the necessary apparatus. A right-of-way was established with the co-operation of the police along the route and a rapid run was made to the mine. Before the Kirkland Lake rescue party arrived the fire had burnt itself out, destroying the shaft-house, headframe and mill. A break-through trip was first attempted on the 45-foot level, west, with Burrell All-Service masks, but, owing to a deficiency of oxygen and a great accumulation of carbon monoxide, the party was forced to return to surface. The gas masks were discarded and oxygen breathing apparatus was used. The rescue crew found it necessary to chop away the landings in the manway to clear a passageway. The party first explored the west section on the 45-foot level without finding Kennedy. They then went to the eastern section, where the drift was obstructed by a large muck pile. They crossed this with difficulty and found Kennedy's body lying on the other side, about 60 feet from the station. Life was extinct and *rigor mortis* had been established.

Owing to the dense smoke and the difficulties experienced in reaching Kennedy, the party leader decided to leave the body and try to establish ventilation so that removal could be effected by men using gas masks.

Steam was used to ventilate the mine, and P. C. Smith and Fire Chief Matheson of Kirkland Lake, both wearing gas masks, recovered the body and brought it to surface at 6.10 P.M.

Tribute is due to the bravery of the men composing the rescue crew, and to those men who, knowing the dangers they would incur in attempting the exploration of smoke-filled workings without proper respiratory protection, nevertheless made the first efforts at rescue before the arrival of the Kirkland Lake crew. While the bravery of these men must be admired, the foolhardiness of their action should not be lost sight of. Such rashness may be the cause of unnecessary loss of life when there is a mine fire.

Summary of Rope Tests, 1933

The following is a summary of the tests made in the Wire Rope Testing Laboratories of the Department of Mines during 1933:—

Tests for Ontario mines under Act.....	243
Special informative tests for mines.....	8
Tests for wire-rope manufacturers.....	15
Tests for other manufacturers.....	2
Tests for mines outside Ontario.....	17
Other tests.....	3
Total.....	288

CLASSES FOR PROSPECTORS, 1933-34

By E. M. Burwash

Introduction

The classes were held as usual this season following the methods developed and used during the last 14 years by Dr. W. L. Goodwin and the present writer. Fifteen centres were chosen for the work, including Pembroke and Hornepayne, which had never been visited before, and Schumacher, which had not received attention for a number of years. At the two new points the attendance was unexpectedly good; the class at Pembroke had a registration of 74, and that at Hornepayne 114. The latter was the largest class held this season outside of Toronto. The grand total of the 15 places reached the sum of 1,253 registrations, the largest on record with the exception of last season (1932-33) when two classes were held in Toronto, each of which had a registration of over 450. The point seems well sustained that the condition of general business depression combined with inflation of currency and consequent increased activity in gold mining attracts the attention of many unemployed men to the possibilities of prospecting. The attention of the men to their class work was also remarkably good, as shown by an average attendance of over 62.37 per cent. of the entire registration. This is high for such classes, since men can often reach the classroom only when off shift, or can remain in town for only part of the 9 or 10 days through which the work is carried on.

Analysis of Class Attendance

The following table will furnish more detailed information as to the work of the classes for prospectors in the various localities in which they were held.

TABLE OF ATTENDANCE, 1933-34

Place	Dates	Mineralogy		Geology		Total student periods
		Registration	Average attendance	Total attendance	Average attendance	
1933						
Ottawa.....	Nov. 9-17	44	29.43	154	30.8	360
Sudbury.....	Nov. 20-28	37	20.25	88	17.6	250
Chapleau.....	Nov. 30-Dec. 8	21	9.75	34	6.8	112
Sault Ste. Marie..	Dec. 11-19	91	55.9	170	34	617
1934						
Toronto.....	Jan. 4-12	466	320	1,380	276	3,940
Pembroke.....	Jan. 15-23	74	39.37	151	30.2	466
Fort William.....	Jan. 25-Feb. 2	64	47.6	134	26.8	514
Port Arthur.....	Feb. 5-13	46	36	185	37	473
Port Frances.....	Feb. 15-23	39	20.62	107	21.4	272
Kenora.....	Feb. 26-Mar. 6	38	23.37	68	13.6	255
Sioux Lookout....	Mar. 8-16	23	12.85	110	22	213
Schumacher.....	Mar. 19-27	26	14.75	113	22.6	231
Kirkland Lake....	April 9-17	100	57.75	395	79	657
Haileybury.....	April 19-27	70	35.87	94	18.8	381
Hornepayne.....	April 30-May 8	114	58	0	0	464
Totals.....	.....	1,253	.....	3,183	.....	9,205

INDEX, PART I

NOTE.—All places referred to are in Ontario, unless otherwise designated.

A	PAGE		PAGE
Accidents, mining, rept. on	121-125	Ames, G. C.	61
Acetate of lime, lime for	34	Amherstburg, salt	53
Acid plants	28, 50, 52, 119	Amity Copper and Gold Mines, Ltd.	
Ackerman, C. H.	93	Manager and address	47
Acme Gold Mines, Ltd., dividends	11, 12	Operations	59
Acreage tax, revenue	41	Ammonia, for coking industry	25
Actinolite.		Ammonium sulphate, for coking industry	25
Mine, manager and address	50	Ancaster tp. <i>See</i> Hamilton.	
Statistics	3	Anderdon tp.	
Actinolite, Ont., actinolite	50	Lime quarry	54
Acton, England.		Limestone	56
Platinum metals refinery	113	Anderson, A. J.	47, 65
Adams, Chas.	96	Anderson, C. F.	56
Adams, Robt. F.	54	Anderson, H. M.	91
Adanac Gold Mines, Ltd.	39	Anderson and Son, James G.	51, 52
Addington co. <i>See</i> Lennox and Addington co.		Andrews, G. S.	96
A. E. Jupp Construction Co.	55	Angler Granites, Ltd.	39
Africa. <i>See</i> South Africa.		Anglo-Huronian, Ltd.	
Agaunico silver m.		<i>See also</i> Vipond g.m.	
Manager and address	49	Capital; officers	60
Operations	16, 105	Angus Land & Mining Co.	39
Agaura Explorations, Ltd.	38	Ankerite gold m.	
Agnew, George B.	95	<i>See also</i> Buffalo Ankerite g.m.	
Agriculture.		Production (1926-30)	8
Lime consumption	34	Ankerite Gold Mines, Ltd.	64
Limestone for	36	Ankerite Gold Mines Synd.	64
Stone for. <i>See</i> Poultry grit.		Appeals to Mining Court	42
Air-Lite Silica, Ltd.	39	Arbade Gold Mines, Ltd.	39
Alabastine plant, Paris	110	Ardeen Gold Mines, Ltd.	
Aladdin Cobalt Co., Ltd., dividends	18	<i>See also</i> Moss g.m.	
Alderson and MacKay, Inc.	67	Incorporated	39
Alert Cobalt Mines, Ltd.		Moss g.m. taken over by	94
Capital; officers; operations	115	Argonaut g.m., production (1914-30)	10
Mine manager and address	49	Armstrong, H. P.	80
Algoma district.		Armstrong, W. E.	109
<i>See also</i> Deroche tp.; Sault Ste. Marie.		Armstrong, W. G.	91
Gold mg. <i>See</i> Gold Lands Synd.;		Arnold, Thos.	92
Michipicoten g. area.		Arnprior, limestone	56
Mining lands, sales and leases	41	Arsenic.	
Algoma Steel Corp., Ltd.		Industry	26, 50
Manager and address	50	production and value	2, 3, 26
Operations	25, 119	from silver ores	17
Silica brick quarry	53	Artificial gas. <i>See</i> Gas, coal.	
Algray Mines, Ltd.	39	Artificial stone	33
Alkali, lime for	34	Asbestos. <i>See</i> Actinolite.	
Allen, Innis P.	68	Ashley, James L.	112, 113
Allen, J. B.	71	Ashley gold m.	
Allen, W. E.	52, 109	<i>See also</i> Ashley Gold Mg. Corp.	
Alschbach, Clarence	47, 59	Manager and address	47
Alschbach Gold Mines, Ltd.		Operations	61, 62
Capital; officers; operations	59	Production	7, 10, 62
Manager and address	47	Ashley Gold Mining Corp.	
Amabel tp., limestone quarry	56	<i>See also</i> Ashley g.m.	
Amalgamated Gold Fields Corp., Ltd.		Capital; officers	61
<i>See also</i> Blue Quartz g.m.		Operated by Mining Corporation of	
Capital; officers	59	Canada	47
Incorporated	38	Asphalt.	
American Cyanamid Co.	54, 56	Granite for	36
American Venture Corp., Ltd.	38	Limestone for filler	36
		Assay fees	41

	PAGE
Assay office. <i>See</i> Provincial Assay office.	
Associated Goldfields g.m.	47
Atigogama lake.	
Gold mg. <i>See</i> Dikdik Exploration Co.	
Atlas g.m., production.	7, 10
Attendance at prospectors' classes.	129
Attwood, sand and gravel.	55
Aurcana Gold Mines, Ltd.	39
Austin, E. W.	115
Austin, Frank.	49, 115
Australia, gold production (1929-1933).	15
Avery, S. L.	109

B

Bache, Jules.	67, 68
Bag bay, Shoal l.	
Gold mg. <i>See</i> Mikado g.m.	
Baird, Frank B.	119
Baker, M. M.	105
Baldeck, Alphonse J.	64
Ball tp., gold mg. <i>See</i> Cole, J. Y., Jr.	
Ballast for railways.	35
Banbury, Robt. S.	65
Bancroft, mica.	52
Banks, Dr. J. H.	92
Bannockburn tp. <i>See</i> Ashley g.m.	
Bapty, F. A.	119
Barite.	
Industry and statistics.	2, 3, 26
Mines and managers listed.	51
Barker, A. C.	94
Barnes, Wm. R., Co.	55
Barnet, Frank.	117
Barns, B. S.	109
Barrett, R. E.	48, 97
Barry, A. M.	115
Barry-Hollinger gold m.	
Manager and address.	47
Operations.	62
Production.	7, 10, 62
Barry-Hollinger Gold Mines, Ltd.	
<i>See also</i> Barry-Hollinger g.m.	
Capital; officers.	62
Barton, A. A.	48, 86
Barytes Products, Ltd.	51
Base metals.	
<i>See also</i> Copper; Lead; Nickel; Zinc.	
Market improved.	1
Bastard tp. <i>See</i> Delta.	
Bathurst tp., feldspar.	51
Bathurst Feldspar Mines, Ltd.	51
Bayonne, N.J., foundry.	113
Beachville.	
Lime quarry and plant.	54, 110
Stone quarry.	56
Bear, R. G.	109
Beardmore gold m.	
Manager and address.	48
Operations.	96
Beardmore Gold Mines, Ltd.	96
Beatty tp.	
Gold mg. <i>See</i> Blue Quartz g. m.	
Beaver silver m.	16, 49, 116
Beaver Consolidated Mines, Ltd.	
Dividends.	18
Beck, Adam L.	80
Beck, J. S.	56
Begg, Jacob.	59
Belcher, A. E.	63

	PAGE
Bell, Harry.	54
Bell, James H.	50, 119
Bell, Wilson.	72
Belleville.	
Assay office.	45
Cement plant.	32, 53
Bellew, H. C.	51
Bellew, Varin and.	49
Bellingham, D. M.	97
Bellingham, H. P.	97
Belmont tp.	
Gold mg. <i>See</i> Cordova g.m.	
Trap rock.	58
Belyea, Gordon.	71
Benard, F.	50, 120
Bennett, N. W.	47, 62
Bennett, W. G.	95
Bennett, Dr. W. H.	80
Bennetto, Dr. F. R.	116
Benoit tp.	
Gold mg. <i>See</i> Bourkes g.m.	
Bentinck tp. <i>See</i> Durham.	
Benzol, for coking industry.	25
Bertie tp. <i>See</i> Ridgeway.	
Bertrand, J.	56
Beryl.	3
Betz, Jacob.	64
Bexley tp. <i>See</i> Coboconk.	
Bickell, J. P.	88, 112
Bidgood gold m.	
<i>See also</i> Bidgood Kirkland Gold Mines.	
Manager and address.	47
Bidgood Consolidated Mines, Ltd.	
<i>See</i> Bidgood Kirkland Gold Mines.	
Bidgood Kirkland Gold Mines, Ltd.	
Capital; officers; operations.	63
Incorporated.	39
Manager and address.	47
Biederman, Albert G.	54
Big Eddy, water power.	113
Big Long Lac Gold Mg. Co., Ltd.	39
Billings Bridge, limestone.	56
Birks, R. T.	76
Birmingham, Eng.	113, 114
Bishop, A. L.	66
Bismuth.	
Price.	5
Production and value.	2, 3
from silver ores (1923-1933).	17
B. J. 122-23 gold loc.	95
Black, John H.	60
Black, S. W.	79
Black Donald Graphite Co., Ltd.	
Manager and address.	51
Operations.	109
Sales, value of.	27
Black Gold Mines, Ltd.	
Capital; officers; operations.	63
Incorporated.	39
Manager and address.	47
Blackburn, R.	94
Blanshard tp. <i>See</i> St. Marys.	
Blast furnaces.	25, 52, 119
Blocks, building.	33, 37
Blomfield, A. M.	82
Blue, M. F.	48, 93
Blue prints, number sold.	42
Blue Quartz gold m.	
<i>See also</i> Amalgamated Gold Fields Corp.	
Manager and address.	47

	PAGE
Blue Quartz gold m.— <i>Continued</i>	
Operations.....	59
Production (1928).....	9
Bob Tough Gold Mines, Ltd.....	39
Bob's Lake mica m.....	52
Boland, J. F.....	93
Boland, W. J.....	93, 104
Bolender Bros.....	56
Bolton, A. J.....	86
Bond, Raymond N.....	71
Bonter, J. W.....	56
Bonuses. <i>See</i> Dividends and Bonuses.	
Boring permits, revenue.....	41
Boston Creek area. <i>See</i> Pacaud tp.	
Bothwell oil field.....	29
Bourget, mineral water.....	52
Bourgie, J. B.....	56
Bourkes gold m.....	63
Bourlamaque tp., Que.....	103
Bousquet Gold Mines, Ltd.	
Capital; officers; operations.....	63, 64
Mine manager and address.....	47
Boyd, T. R.....	52
Bradley, Wm.....	57
Brant co.	
<i>See</i> Brantford; Burford tp.; Onondaga tp.; Paris.	
Brantford, sand and gravel.....	55
Brass used in cement industry.....	30
Brassaw, Howard.....	45, 83
Brehaut, R. C.....	48, 79
Brennan gold claims.	
Operations.....	75
Optioned to Hollinger.....	73
Brett Lake Gold Exploration, Ltd.....	39
Brick.	
Industry and statistics.....	2, 3, 37
Brick, cement, production.....	33
Brick, common clay.	
Statistics.....	2, 3, 37
Value of, compared with sand-lime brick.....	35
Brick, face, statistics.....	2, 3, 37
Brick, fancy, statistics.....	2, 3, 37
Brick, ornamental, statistics.....	2, 3, 37
Brick, sand-lime. <i>See</i> Sand-lime brick.	
Brick, sewer, statistics.....	2, 3, 37
Brick, silica. <i>See</i> Silica brick.	
Brigham, A. F.....	49, 72, 73
Brine. <i>See</i> Salt.	
Bristol, Everett.....	92
British America Nickel Corp.....	21
British Canadian Mines, Ltd.....	47, 70
<i>See also</i> Foley Synd.	
British Columbia.	
<i>See also</i> Salmon River; Vancouver.	
Diatomite from.....	34
Britt, feldspar.....	51
Brittain, Wm.....	85
Brockington, G. A.....	104
Brocklebank, Mrs. A.....	116
Brocklebank, Arthur.....	49, 116
Brooke, Lionel.....	47, 64
Brougham tp. <i>See</i> Black Donald Graphite Co.	
Brown, R. R.....	82
Brown, Wm.....	54
Bruce co. <i>See</i> Anabel tp.; Kincardine.	
Bruin Grand Gold and Silver Synd., Ltd.	39
Brule, A. A.....	56
Brule and Sons, E. D.....	56

	PAGE
Brunner Mond, Canada, Ltd.	
Lime quarry.....	54
Limestone quarry.....	56
Salt for chemical plant.....	30
Bryce, Robert A.....	87
Bryden, Douglas.....	63
Bryson, A. B.....	92
Bucke tp.	
<i>See also</i> Haileybury.	
Cobalt and silver mg. <i>See</i> Agaunico s.m.; Yorkshire Cobalt Mg. Co.	
Budd, E. G.....	63
Buffalo Ankerite gold m.	
<i>See also</i> Ankerite g.m.; Buffalo Ankerite Gold Mines.	
Manager and address.....	47
Operations.....	64
Production.....	7, 8, 64
Buffalo Ankerite Gold Mines, Ltd.	
<i>See also</i> Buffalo Ankerite g. m.	
Capital; officers.....	64
Dividends.....	11, 12
Marbuan mill operated by.....	7, 8, 92
Buffalo Mines, Ltd., dividends.....	18, 19
Building blocks, production.....	33, 37
Building materials. <i>See</i> Structural materials.	
Building permits, statistics.....	31
Building stone.	
<i>See also</i> Stone.	
Statistics.....	35, 36
Building tile. <i>See</i> Structural tile.	
Building Products, Ltd.....	57
Building Services, Ltd.....	50
Bull, F. J. C.....	85
Bullion, receipts of crude, by Ottawa Mint from Ontario mines (1929-1933).....	15
Bullion, silver, for U.S. Treasury.....	15
Bullion standard.....	13
Bunting, R. F.....	51, 109
Bureau of Mines, Ontario.....	4
Burford tp., sand and gravel.....	55
Burial vaults, cement.....	33
Burlington, mineral water.....	29
Burmas, Ltd.....	39
Burnett, Frederick.....	68
Burns, Tommy. <i>See</i> Tommy Burns g.m.	
Burwash, E. M.,	
Report by, on Classes for Prospectors.....	129
Business construction contracts.....	32
Business transactions.....	42
Butler, granite quarry.....	57
Butt, H. A.....	71

C

Cabana, Oliver, Jr.....	105
Cable-testing fees, revenue.....	41
Cable tests. <i>See</i> Rope tests.	
Cain, C. E.....	49, 116
Cairns, R. F.....	97
Cairo tp. <i>See</i> Matachewan Consol. Mines.	
Calabogie. <i>See</i> Black Donald Graphite Co.	
Calcium carbide, lime for.....	34
Calcium chloride, in saline waters.....	29
Calder, J. M.....	71
Caldwell, J.....	87

	PAGE		PAGE
Caldwell pyrite mine.....	52	Carlsbad, Ltd.....	52
Caledonia.		Carlsbad Springs.....	52
<i>See</i> Gypsum, Lime and Alabastine,		Casey tp., silver shipments (1908-22) ..	16
Canada.		Casey Cobalt Silver Mg. Co., Ltd.	
Caledonia tp., mineral water.....	52	Dividends.....	18
Calgary, Alta., gypsum plant.....	110	Casey Mountain Operating Synd.....	64
California, U.S.A.		Casey Summit Gold Mines, Ltd.	
Gold production (1929-1933).....	15	Mine manager and address.....	47
Calvin, C. C.....	68	Officers; operations.....	64, 65
Camden tp. <i>See</i> Centreville.		Castle-Tretheway Mines, Ltd.	
Cameron, John F.....	109	Dividends.....	18, 19
Cameron, W. M.....	54	Casual fees, revenue.....	41
Cameron Falls, water power.....	96	Caustic soda, for coking industry.....	25
Campbell, Colin A.....	47, 62	Cement products.	
Campbellford, limestone.....	57	Industry and statistics.....	32, 33
Canada.		Centennial Golo Mines, Ltd.....	39
Building permits, value of.....	31	Central Patricia Gold Mines, Ltd.....	95
Gold production.....	14, 15	Mine manager and address.....	47
Ontario's percentage.....	14	Officers; operations.....	65
Metal prices, average (1932-1933).....	5	Central Patricia Mines, Ltd.....	65
Canada and Dominion Sugar Co.....	54	Centreville, limestone.....	56
Canada Cement Co.		Ceramic industry, report on. <i>See</i> Mont-	
Limestone quarry.....	56	gomery, R. J.	
Plants, listed.....	32, 53	Certificates of record and performance	
Canada Crushed Stone Co.....	56	of work.....	42
Canada Lime Co.....	54	Chalmers, Miss M.....	54
Canada Nighthawk Mines, Ltd.....	26, 51	Chalmers Lime Works.....	54
Canada Radium Mines, Ltd.		Champ, H. H.....	120
Mine manager and address.....	49	Chandler, C. M.....	76
Operations.....	115	Chapleau, classes for prospectors.....	129
Canada Talc Co.		Chapman, J. D.....	78
Mine manager and address.....	53	Chatham, lime.....	54
Officers; operations.....	118	Chatham tp. <i>See</i> Wallaceburg.	
Canadian Aggregates, Ltd.....	55	Chemical fees.....	41
Canadian Associated Goldfields, pro-		Chemical industries, lime consumption.	34
duction.....	10	Chemical laboratory. <i>See</i> Provincial	
Canadian Copper Co., dividends.....	24	Assay office.	
Canadian Enterprises, Ltd.....	97	Chemical plants.	
<i>See also</i> Parkhill Gold Mines.		<i>See also</i> Acid plants.	
Canadian Exploration Co.....	86	Limestone required for.....	36
Canadian Furnace Co., Ltd.		Cherry, W. S.....	76
Officers; operations.....	25, 119	Chibougamau Prospectors, Ltd.....	38
Manager and address.....	50	Chick, Thos., and Sons, Ltd.....	55
Canadian Gypsum Co., Ltd.		Chipp, W. G.....	86
Mine manager and address.....	52	Chisholm molybdenite m.....	49
Officers; capital; operations.....	109	Christie, Chas. R.....	54
Production.....	27, 28	Cinco Mines Co.....	92
Canadian Industries, Ltd.		Cinder bricks and blocks.....	33
Salt operators.....	30, 53	Cinders, for cement products.....	33
Sulphuric acid plant.....	28, 50, 52, 119	Cities in Ontario, building permits for.	31
Canadian Kirkland Mines, Ltd.		City of Cobalt silver m.....	19
Capital; officers; operations.....	64	City of Cobalt Mining Co., Ltd., divi-	
Mine manager and address.....	47	dends.....	19
Canadian Mint, Royal.....	15	Claims, mining, statistics.....	41-44
Canadian Pyrites, Ltd.....	52	Clappison cut, limestone.....	56
Canadian Pyrites Mines, Ltd.....	47	Clarence tp. <i>See</i> Bourget.	
Canusa gold m., production.....	7, 9	Clark, G. M.....	61
Capital.		Classes for prospectors, report by E. M.	
Attracted to Ontario.....	13	Burwash.....	129
Invested in gold mining.....	11	Clay products.	
in nickle-copper mining.....	22	Industry and statistics.....	37, 58
in silver mining.....	18, 19	Production.....	2-4
Of mining companies incorporated in		decrease.....	1
Ontario.....	39, 40	Clearwater l. <i>See</i> N. Clearwater l.	
Cardiff tp., radium.....	49, 115	Cleland, R. H.....	59, 121
Care, A. J. P.....	51	Clifton g. m., production (1922-1924) ..	9
Carew, F. J.....	64	Cline. <i>See</i> Huddleston and Cline.	
Cariboo-Coronado Gold Mines, Ltd....	39	Clydach, Wales.	
Carleton co.		Nickel refinery.....	23, 113
<i>See</i> Billings Bridge; Gloucester tp.;		Coal, for coking industry.....	25
Nepean tp.; Ottawa.		Coal gas, statistics.....	25

	PAGE
Cobalt (mineral).	
Industry and statistics.....	2, 3, 5, 16-20
price.....	5
Mines.....	16, 49, 50, 115-118
Cobalt, Ont.	
<i>See also</i> Temiskaming Testing Laboratories.	
Silver.	
<i>see also</i> Cobalt silver area.	
mines and managers, listed.....	49, 50
Cobalt silver area.	
Cobalt mg.....	16
<i>see also</i> Cobalt (mineral).	
Decline of mg.....	16
Mines. <i>See</i> Bucke tp.; Coleman tp.	
Silver shipments.....	16, 20
Cobalt Central Mines Co., Ltd.	
Dividends.....	18
Cobalt Comet Mines, Ltd., dividends..	18
Cobalt Lake silver m.....	19, 44
Cobalt Lake Mining Co., Ltd., dividends	19
Cobalt Properties, Ltd.	
<i>See also</i> Coniagas s.m.	
Capital; officers.....	116
Cobalt Silver Queen, Ltd., dividends..	18
Cobalt Townsite silver m.....	19
Cobalt Townsite Mg. Co., Ltd., dividends.....	19
Coboconk, lime.....	54
Cocheram, Alan.....	65
Cochrane district.	
<i>See also</i> Beatty, Guibord, Hislop tps.; Porcupine g. area.	
Mining lands, revenue.....	41
Cockshutt, Hon. H.....	112
Cockshutt, Henry.....	109
Coghill, J. M.....	43
Cohen, F. L.....	82
Cohen, H. E.....	63
Cohen, Louis.....	65
Coke industry.....	25, 26
Cole, A. A.....	45
Cole, J. Y., Jr.....	47, 65
Cole Gold Mines, Ltd.....	39
Coleman, Chas.....	105
Coleman mg. division.....	42, 43
Coleman tp.	
Cobalt mg. <i>See</i> Cobalt (mineral).	
Silver mg. <i>See</i> Beaver, Cobalt Lake, Cobalt Townsite, Coniagas, Cross Lake, Foster, McKinley, Nipissing, O'Brien s. mines; Peterson Cobalt Mines; Quaker City, Stuckey and Rowe, Temiskaming s. mines; Windsor Cobalt Mines.	
Colliery in Wales, owned by International Nickel Co.....	113
Collins, E. A.....	115
Columar Consolidated Gold Mines, Ltd.....	39
Companies Act, The.....	38
Company, mining, incorporations.....	38-40
Concord, mineral water near.....	29
Concrete, crushed stone for.....	36
Cone, Russell.....	47, 70
Coniagas silver m.	
Manager and address.....	49
Operations.....	16, 116
Coniagas Mines, Ltd.	
Dividends.....	18
Option on Martin-McNeely g. claims	91

	PAGE
Coniaurum gold m.	
<i>See also</i> Coniaurum Mines.	
Manager and address.....	47
Operations.....	66
Production.....	7, 8
Coniaurum Mines, Ltd.	
<i>See also</i> Coniaurum g. m.	
Capital; officers.....	65, 66
Dividends.....	11, 12
Coniston.	
Acid plant.....	52
Smelter (nickel-copper).....	20, 50, 114, 115
Cornell, F. M.....	65
Connell, W. H.....	65
Connolly talc m.....	53
Consolidated Mg. and Smelting Co. of Canada, Ltd.....	47, 67
Consolidated Sand and Gravel, Ltd....	55
Construction contracts, statistics.....	31
Continental Colombia Gold Mines, Ltd.	39
Cook, C. E.....	97
Cook, J. S.....	56
Cooper, D. F.....	59, 121
Cooper, James.....	94
Cooper gold claims.....	93
<i>See also</i> Minto Gold Mines.	
Copings, sewer, statistics.....	2, 3, 37
Copper.	
Industry and statistics.....	2, 3, 5, 20-24
historical note.....	21
price.....	5
production and value.....	2, 3, 5, 20-22
from silver ores.....	17
Mines.	
<i>see also</i> Amity Copper and Gold Mines; Cuniptau Mines; Falconbridge Nickel Mines; Internat. Nickel Co. of Canada.	
managers and addresses.....	48, 49
profit tax.....	44
reports.....	110-115
Refinery.....	21
<i>see also</i> Ontario Refining Co.	
precious metals from.....	7, 20-23
statistics.....	2, 21-23
Copper Cliff.	
Acid plants.....	31, 50, 52, 119
Nickel-copper. <i>See</i> Internat. Nickel Co. of Canada.	
Refinery (copper).....	21
<i>see also</i> Ontario Refining Co.	
Smelter (nickel-copper).....	20, 50, 114
Copperfields Developments, Ltd.....	38
Cordova g. m.....	47, 67
Cory, William E.....	112
Corkill, E. T.....	79, 80
Corners, Mr. (sandstone quarry).....	58
Corrin, P.....	96
Corson, E. C.....	104
Coupland Gold Mines, Ltd.....	39
Courtright, salt.....	53
Cowan, J.....	87
Cowley, Mrs. K.....	55
Craig, Ernest.....	49, 53, 110
Craig, R. M.....	57
Craig, T. H.....	27, 51
Craine, J. L.....	58
Cranie, Robt.....	57
Creighton nickel m.	
Labour employed.....	115
Manager and address.....	49

	PAGE
Creighton nickel m.— <i>Continued</i>	
Operations.....	20, 23, 114
Tons mined.....	114
Crocker, E. S.....	62
Croesus gold m. <i>See</i> Munro-Croesus g. m.	
Cromwell, William N.....	112
Cross Lake silver m.	
Manager and address.....	50
Operations.....	16, 117
Crow, H. C.....	59
Crow River area.	
<i>See</i> Central Patricia Gold Mines; Northern Aerial Canada Golds.	
Crowe, James.....	86
Crown Reserve gold m.....	47
Crown Reserve Mg. Co., Ltd., dividends	18
Crushed stone, statistics.....	33, 36
Culvert pipe, cement.....	33
Cuniptau Mines Development Co., Ltd.	39
Cuniptau Mines, Ltd.	
Capital; officers; operations.....	110
Incorporated.....	39
Mine manager and address.....	49
Curbstone, production and value.....	36
Custom duties. <i>See</i> Tariffs.	
Customs assaying.....	46
Cyanamide, lime for.....	34

D

Dakota, U.S.A. <i>See</i> S. Dakota.	
Dalton, J. A.....	80
Darling, H. W.....	48, 97
Davidson, F.....	92
Davidson, Jacob A.....	109
Davidson gold m.	
Production (1918-1920).....	9
Davis, N. R.....	80
Davison, Luther.....	85
Dawn tp., petroleum.....	29
Day, James E.....	78, 80, 82
Day, T. J.....	78
Dean, Charles.....	117
Decewsville, limestone quarry.....	56
Decewsville Crushed Stone, Ltd.....	56
Deep Brook, N.S., gypsum mill.....	109
Deloro, refinery. <i>See</i> Deloro Smelting & Refining Co.	
Deloro tp.	
Gold mg. <i>See</i> Buffalo Ankerite, Hayden, March g. mines.	
Deloro Smelting and Refining Co., Ltd.	
Arsenic production.....	26
Manager and address.....	50
Operations; silver production.....	119
Delta, lime.....	54
De Luca, Luigi.....	67
Dempster, A. L.....	82
Deneault, F.....	52
Dennis, Geo. H.....	54
Dennison, L. O.....	63
Department of Highways.	
Limestone quarries.....	56
Sand and gravel production.....	35
Department of Mines, Ontario, created.	4
Department of Northern Development.	
Gravel and sand production.....	35
De Pencier, H. P.....	47, 67, 68
Deroche tp., silica brick.....	53
De Santis, Peter.....	47, 67

	PAGE
De Santis gold m.	
Manager and address.....	47
Operations.....	67
Production.....	7, 9, 67
De Santis Gold Mg. Co., Ltd.	
<i>See also</i> De Santis g. m.	
Capital; officers.....	67
Deschênes, Que., refinery.....	21
Dewar, D. L.....	56
De Wolf, A.....	57
Diatomite.	
Industry.	
producers listed.....	51
production and value.....	2, 3
Insulating brick made from.....	34
Diatomite Products, Ltd.....	27, 51
Dibble Construction Co.....	56
Dickenson, J. G.....	117, 118
Dickson, George.....	45
Dikdik Exploration Co., Ltd.....	47, 67
Dillon, L.....	92
Diplock, H. T.....	120
Disputes, mg. divisions, statistics.....	42
Dividends and bonuses.	
Gold mines.....	5, 11, 12
Metal mines.....	5
Nickel-copper mines.....	5, 22
Silver-cobalt mines.....	5, 18, 19
Dixon, R.....	43
Doal, Paul E.....	47, 59
Dodge, H. E.....	95
Dolomite.....	33
Dome gold m.	
<i>See also</i> Dome Mines.	
Manager and address.....	47
Operations.....	67-70
Production.....	7, 8, 68
Dome tp. <i>See</i> Howey g. m.	
Dome Mines Co., Ltd.....	11
Dome Mines, Ltd.	
<i>See also</i> Dome g. m.	
Dividends.....	11, 12
Officers; financial statement.....	67, 68
Profit tax.....	44
Dominion Asbestos, Ltd.....	39
Dominion Bureau of Statistics.....	31, 33
Dominion Diatomite, Ltd.....	27, 51
Dominion Mines and Quarries, Ltd.....	53
Dominion Rock Products, Ltd.....	54
Dominion Salt Co., Ltd.....	53
Donaldson, Oliver G.....	105
Donaldson, Samuel.....	57
Dorfman, A.....	60
Dorval-Siscoe Gold Mines, Ltd.....	39
Dorval-Siscoe Gold Syndicate, Ltd.....	39
Douglas, Archibald.....	96
Douro tp. <i>See</i> Lakefield.	
Dover tp., petroleum.....	29
Downing, C. E.....	54
Dowsett, C. W.....	70
Drain pipe, cement.....	33
Drain tile, statistics.....	2, 3, 33, 37
Draughting Office, report.....	46
Dredging for sand and gravel.	
Operators listed.....	55
Output and value.....	35
Royalties and licenses.....	41
Drilling. <i>See</i> Boring permits.	
Dry-press brick, statistics.....	37
Dufferin Paving and Crushed Stone Co.	56
Dulles, John F.....	113

	PAGE
Dundas, limestone quarry.....	56
Dunlop, A. C.....	53
Dunn, George.....	48, 92
Dunn tp., limestone quarry.....	57
Dunwich tp., petroleum.....	29
Durham, sand and gravel.....	55
Durham Stone and Sand Co.....	55
Durkee, C. A.....	92
Duties. <i>See</i> Tariffs.	
Dutton, petroleum.....	29
Dye, Robert E.....	47, 60
Dysart tp. <i>See</i> Haliburton.	

E

Earl, Charles.....	104
Earle, A. P.....	104
Earle, E. P.....	116
East Flamborough tp. <i>See</i> Waterdown.	
East Geduld Mines, Ltd.....	68
East Neebish isld., quartzite quarry...	53
Economic Conference.....	15
Edgar Irvine Co., quarry, idle.....	56
Edwards, Peter, gold production.....	7
Edwards gold m.	
Manager and address.....	47
Operations.....	67
Eganville, lime.....	54
Elderkin, C. F.....	96
Eldon tp., limestone.....	56
Electric accidents.....	125, 126
Electrolytic copper refining. <i>See</i> Ont. Refining Co.	
Elgin co. <i>See</i> Dunwich, Malahide tps.	
Elk Lake. <i>See</i> Ashley g.m.; Young- Davidson g. m.	
Elliott, John.....	105
Elliott, R. A.....	119
Elora, lime.....	54, 110
Elzevir tp., actinolite.....	50
Embossed brick, production.....	37
Emily tp., sand and gravel.....	55
Emison, J. C.....	104
Emmons, K. P.....	102
Empire Star Mines of California.....	95
Employment, increase in.....	1
<i>See also</i> Labour statistics.	
Enamelled brick, production.....	37
Engineering construction contracts. Value of.....	32
England. <i>See</i> Acton; Birmingham; London.	
Englebright, W. H.....	86
Ennis, R. J.....	48, 88
Enniskillen tp., petroleum.....	29
Eramosa tp., lime.....	54
Erie Canadian Mines, Ltd.....	101
Errington, Jos.....	86
Escott tp., granite.....	57
Esqueing tp.	
<i>See also</i> Limehouse; Milton.	
Sandstone quarry.....	58
Essex co. <i>See</i> Amherstburg; Anderdon tp.	
Evans, D. Owen.....	112
Eves, C.....	58
Exello Mines, Ltd.....	39
Exchange, monetary.....	13, 15
Exchange adjustments, compensation. <i>See</i> Exchange premium on gold.	

	PAGE
Exchange premium on gold.	
Effect of on mining industry.....	13, 61
Gold mines.....	1, 2, 7, 13, 14
Notes and corrections.....	14
Expenditures, mining.....	40
Explosives, accidents due to.....	122, 125

F

Face brick, statistics.....	2, 3, 37
Fairlie, M. F.....	61
Falconbridge Nickel Mines, Ltd.	
Dividends.....	23, 24
Mine manager and address.....	49
Officers; operations.....	20, 110-112
Platinum metals.....	23
Profit tax.....	44
Quarry.....	53
Smelter.....	20, 50, 112
Fancy, H. F.....	47, 65
Fancy brick, statistics.....	2, 3, 37
Farr limestone quarry.....	57
Fasken, Alexander.....	67, 68, 116
Fatalities. <i>See</i> Accidents, mining.	
Favel. <i>See</i> Howey g. m.	
Federal Metals, Ltd.....	39
Fees, casual, recording, etc., revenue...	41-44
Feine, Geo. R.....	64, 92
Feldspar.	
Industry and statistics.....	2, 3, 27
Mines and managers listed.....	51
Fennel, Robert.....	95
Ferreri, Biagio.....	67
Finance Department, purchases bullion	15
Fire, underground.....	126, 127
Hazard, reduction of.....	82
Stench warning successful.....	127
Fire-clay blocks, production.....	37
Fireproof tile, production.....	37
Fisher, D. K. E.....	97
Fitzgerald, S. J.....	86
Flagstone, production and value.....	36
Flaherty, B. G.....	93
Floor tile, statistics.....	2, 3, 37
Flower pots, production.....	37
Flower station. <i>See</i> Caldwell pyrite m.	
Flue linings, statistics.....	2, 3, 37
Fluorspar.	
Industry and statistics.....	2, 3, 27, 51
Flux, limestone for.....	36
Foley Syndicate.	
Mine manager and address.....	47
Operations.....	70
Production.....	7
Foot, G. A.....	92
Forbes, D. L. H.....	102
Forest permits.....	42, 43
Forfar, limestone quarry.....	57
Fort Frances, classes for prospectors...	129
Fort Frances mg. division.	
Recorder's report.....	42, 43
Fort William.	
Classes for prospectors.....	129
Trap quarry.....	58
Foss, Lindsay.....	103
Foster, R. R.....	55, 59
Foster silver m.	
Manager and address.....	50
Operations.....	16, 117
Foster Cobalt Mg. Co., Ltd., dividends.	18

	PAGE
Four Nations Consol. Gold Mines, Ltd.	
Capital; officers; operations.....	71
Incorporated.....	39
Mine manager and address.....	47
Fox, E. D.....	88
Fraser, F. C.....	92
Free assays.....	46
Friel, Jos. V.....	67
Fritzsche, K. W.....	47, 67
Frontenac co. <i>See</i> Kingston tp.; Lough- borough Mg. Co.; Verona.	
Frontenac Floor and Wall Tile Co.....	27, 51
Frood, Thos.....	21
Frood nickel m.	
Discovery.....	21
Labour employed.....	115
Manager and address.....	49
Operations.....	20, 23, 114
Fuller, A. S.....	97
Fuller, sand and gravel.....	55
Fuller Gravel, Ltd.....	55
Futterer, Edward.....	48, 76, 78

G

Gallagher, Raymond.....	54
Gallagher Lime and Stone Co., plant..	54
Garden furniture, cement, production..	33
Gardner, Frank.....	59
Gardner Guibord gold. m.	
Manager and address.....	49
Operations.....	102
Gardner Guibord Mines, Ltd.....	102
Garson. <i>See</i> Falconbridge Nickel Mines; Garson nickel m.	
Garson nickel m., labour employed....	115
Garry Gold Mines, Ltd.....	39
Gas, coal, statistics.....	25
Gas, natural. <i>See</i> Natural gas.	
Gauthier tp. <i>See</i> Four Nations Consol. Gold Mines; Kirkland Consol. Gold Mines.	
General Electric Co., mica mg.....	52
George H. Gillespie Co.....	31, 53, 118
Geraldton. <i>See</i> Little Long Lac Gold Mines.	
Germany.	
Cobalt-nickel ore shipped to.....	116
Gerrard, J. W.....	92
Gibbs, F. B.....	109
Gilbertson, Gordon.....	56
Giles, T. S.....	97
Gill, J. R.....	50, 110
Gillespie, Geo. H.....	53
Gillespie Co., Geo. H.	
Manager and address.....	53
Operations.....	118
Production.....	31
Gillies, R. A.....	50, 120
Gillies Lake-Porcupine Gold Mines, Ltd.	39
Ginn, H. G.....	43
Giustini, Giuseppe.....	67
Glasgow, Scotland, rolling mills.....	113
Glass industry, lime consumption....	34
Glendenning, H. G.....	51
Glenelg tp., lime.....	54
Glenora Gold Mines, Ltd.....	39
Gloucester tp.	
Limestone quarry.....	56, 57
Mineral water. <i>See</i> Carlsbad Springs.	
Sand and gravel.....	55

	PAGE
Goderich, salt.....	53
Goderich Salt Co.....	53
Goetz, E. P.....	67
Gold.	
Industry and statistics.....	1-15
labour statistics.....	6
milling, lime consumption.....	34
premium on exchange. <i>See</i> Ex- change premium on gold.	
prices.....	5, 14, 89, 102
increased, effect of.....	13
production and value.....	2, 3, 5-10, 15
from nickel-copper ores.....	7, 23, 114
from refineries.....	22
increases.....	1
world.....	14, 15
Mines.	
<i>see also</i> Kenora dist.; Michipicoten g. area; Patricia portion; Porcu- pine g. area; Thunder Bay, Tim- iskaming dists.	
accidents, fires in.....	122, 126
dividends paid by.....	5, 11, 12
managers and addresses.....	47, 48
profit tax.....	44
reports.....	59-109
Ores, revenue from treatment of....	41
Gold bullion standard.....	13
Gold standard, abandoned by U.S.A.....	13, 15, 102
Gold Bar Mines, Ltd.....	40
Gold Hill gold m.	
Production (1927, 1928).....	10
Gold Lands Syndicate of Algoma.	
Capital; officers; operations.....	71
Mine manager and address.....	47
Gold Reef gold m., production (1915-17)	9
Goldale.....	66
Goldbanks-Kirkland Mines, Ltd.....	40
Golden Quebec Mines, Ltd.....	40
Golden Summit Mines, Ltd.	
Capital; officers; operations.....	71
Mine manager and address.....	47
Gomak Mines, Ltd.....	40
Goodfish Mg. Co., Ltd.....	40
Goodings, K. M.....	54
Goodwin, R. F.....	104
Goodwin, W. L.....	129
Gordon, A. B.....	86
Gordon, M. B. R.....	115
Gordon, R. Grant.....	92
Gordon Crushed Stone Co.....	56
Gow, James.....	54
Cowdy, Wm.....	54
Gowganda mg. division, recorder's rept.....	43, 44
Gowganda silver area.	
<i>See also</i> Miller Lake-O'Brien s.m.	
Silver shipments.....	16, 20
Grace, Chas. W. S.....	55
Grace lake.	
Gold claims, production.....	7
Graham, R.....	80
Granite.	
Operators listed.....	57
Statistics.....	2, 3, 35, 36
Grant, Sir A. Hamilton.....	60
Grant, A. J.....	57
Grant, Gideon.....	108
Grant, Jas. E.....	101
Grant, R. K.....	97
Grantham tp.	
Mineral water. <i>See</i> St. Catharines.	

	PAGE
Graphite.	
Industry and statistics.....	2, 3, 27
Mg. <i>See</i> Black Donald Graphite Co.	
Grattan tp. <i>See</i> Eganville.	
Gravel. <i>See</i> Sand and gravel.	
Gravenhurst, diatomite near.....	27
Great Bear Minerals, Ltd.....	40
Great Lakes, sand and gravel.....	35, 55
Greater Canada Gold Corporation, Ltd.	40
Green, Chas. Price.....	92
Green, W. F.....	46
Greene, Dr. E. H.....	62
Greene, Richard T.....	116
Greenlaw Gold Mines, Ltd.....	40
Greenshields, C. G.....	94
Gregon, limestone.....	56
Grenfell tp.	
Gold mg. <i>See</i> Alsbach Gold Mines;	
Four Nations Consol. Gold Mines;	
Golden Summit Mines; Kirkland	
Consol. Gold Mines.	
Grenville co. <i>See</i> Oxford tp.	
Grenville Crushed Rock Co.....	56
Grey co.	
<i>See</i> Durham; Glenelg tp.; Owen	
Sound; Sullivan tp.	
Grit, poultry. <i>See</i> Poultry grit.	
Grozell Kirkland Gold Mines, Ltd.....	81
Guelph, lime quarry and plant.....	52, 109
Guelph tp.	
<i>See also</i> Guelph.	
Limestone.....	57
Guess, H. A.....	104
Guibord tp.	
<i>See</i> Talisman Gold Mines, Ltd.	
Gunite.....	82
Gunnar Gold Mines, Ltd.....	40
Gurd, Chas. and Co.....	52
Gypsum.	
Industry and statistics.....	2, 3, 27, 28
Mg. <i>See</i> Canadian Gypsum Co.;	
Gypsum, Lime and Alabastine,	
Canada.	
Gypsum, Lime and Alabastine, Canada,	
Ltd.	
Gypsum mg.....	52, 109
production.....	2, 3, 28
decrease.....	27
Lime plants and quarry.....	54
Limestone quarries.....	56
Gypsum Packet Co.....	109
Gypsumville, Man., limestone quarry..	109
H	
Hadley's Chatham, Ltd.....	55
Hagersville.	
Gypsum. <i>See</i> Canadian Gypsum Co.	
Limestone.....	56
Hagersville Contracting Co.....	56
Hagersville Quarries, Ltd.....	56
Haight, J. C.....	80
Haileybury.	
Limestone quarries.....	57
Prospectors' classes at.....	129
Haire, H. J.....	109
Haire, R. E.....	109
Halcrow tp. <i>See</i> Halcrow-Swayze Mines.	
Halcrow-Swayze Mines, Ltd.	
Capital; officers; operations.....	71, 72
Mine manager and address.....	47

	PAGE
Haldimand co.	
<i>See also</i> Decewsville; Dunn, Oneida,	
Seneca, and Walpole tps.	
Natural gas.....	29
Haliburton, limestone.....	56
Haliburton co.	
<i>See</i> Cardiff tp.; Haliburton; Mon-	
mouth tp.	
Halite. <i>See</i> Salt.	
Hall, Geo. W.....	47, 71
Hall, Thomas.....	59
Halladay, Reginald.....	113
Halliday, Fred.....	56
Halliday, H.....	56
Halton co.	
<i>See also</i> Burlington; Esquesing tp.	
Sandstone quarries.....	58
Hambourg, Germany.	
Cobalt-nickel ores shipped to.....	116
Hamilton.	
Iron blast furnace.....	25, 50
Lime plant.....	44
Hamilton, F. H.....	60
Hammell, J. E.....	76, 95
Hamrick, F. J.....	104
Harbour Brick Co.....	54
Diatomite experiments.....	34
Hardy, J. Gordon.....	66, 110
Harkness, R. B.	
Notes by, on natural gas and pe-	
troleum.....	29
Harris, G. H.....	68
Harvey, W. H., and Sons, stone quarry	56
Hastings co.	
<i>See also</i> Actinolite; Huntingdon,	
Madoc, Marmora, Rawdon, and	
Thurlow tps.	
Gold (1866-1909).....	6
Hattie, Alex.....	48, 95
Hawk Junction g. m.....	48
Hayden, Charles.....	112
Hayden gold m.	
Manager and address.....	48
Mill treats ore from De Santis g. m.....	7, 9, 67
Operations.....	72
Production.....	7, 9
Hayden Gold Mines, Ltd.	
<i>See also</i> Hayden g.m.	
Assignment.....	72
Capital; officers; operations.....	72
Haydite.	
Production and value.....	2, 3, 33, 37
for cement products.....	33
Headlight gold m.....	48, 98
Heavy clay products.....	37
Henderson talc m.....	53, 118
Hendrick, M. J., gold production.....	7
Hendricks, Robert J.....	48, 96
Hendry, F. W.....	59
Henniger, M. G.....	56
Henning, C. F.....	109
Henning Maloney Gold Mines, Ltd....	40
Henry, R. J.....	49, 102
Henvey tp., feldspar.....	51
Herbert, A. L.....	63
Herbin Lake Gold Syndicate, Ltd.....	39
Hespeler, lime plant.....	54, 110
Hess limestone quarry.....	56
Heyson tp. <i>See</i> Howey g. m.	
Higgins, W. J.....	50, 119
High Falls.....	113

	PAGE
High Grade Syndicate.	
Gold production.....	7
Highways, decrease in construction....	35
Highways, Dept. of. <i>See</i> Dept. of Highways.	
Hill, H.....	56
Hillsborough, N. B., gypsum.....	109
Hinde, James H.....	54
Hinde Bros.....	34, 54, 55
Hislop tp. <i>See</i> Brennan g. claims.	
Historical notes on nickel discoveries...	21
Hodgetts, A. W.....	97
Hogarth, D. M.....	66
Holden, John B.....	72
Holdsworth gold m.....	48
Holland, H. E.....	43
Hollinger gold m.	
<i>See also</i> Hollinger Consol. Gold Mines.	
Fire, underground.....	127
Manager and address.....	48
Operations.....	72-75
Production.....	7, 8, 72
Hollinger Consolidated Gold Mines, Ltd.	
<i>See also</i> Hollinger g. m.; Young-Davidson g. m.	
Capital; officers; financial statement.	72-74
Dividends.....	11, 12
Profit tax.....	44
Hollinger Gold Mines, Ltd.....	11
Hollow building blocks.....	33, 37
Hook, O. M.....	52
Hopkins, B. H.....	93
Hopkins, Percy.....	86
Horne, William.....	57
Hornepayne, Prospectors' classes.....	129
Horseshoe Mines Ltd.	
Capital; officers; operations.....	75, 76
Mine manager and address.....	48
Horton tp.....	56
<i>See also</i> Renfrew.	
Limestone.....	56
Hosking, William.....	94
Hotchkiss, M. W.....	49
Hough, J. A.....	64
Hough, W. J.....	64
Howe, J. P.....	57
Howe, R. W.....	94
Howes, G. A.....	48, 87
Howey, W. H.....	21
Howey gold m.	
<i>See also</i> Howey Gold Mines.	
Manager and address.....	48
Operations.....	76-78
Production.....	7
Howey Gold Mines, Ltd.	
<i>See also</i> Howey g. m.	
Capital; officers.....	76
Financial statement.....	77, 78
Profit tax.....	44
Howry Creek area.	
<i>See</i> Beusquet Gold Mines.	
Huddleston and Cline, gold production	9
Hudson Bay Gold Mines, Ltd.....	59
Hudson Bay Mines, Ltd., dividends...	18
Huffman Construction Co., The R. C.....	56
Hughes gold m., production (1926)....	9
Hughes gold m. (Quebec).....	103
Humberstone tp. <i>See</i> Port Colborne.	
Hunter, J.....	57
Huntingdon tp. <i>See</i> Fuller; Henderson talc m.; Ivanhoe.	

	PAGE
Huntington, W. Va., nickel mill.....	23, 113
Hurd, Ralph.....	48, 80
Hurd, W. E.....	86
Huron co. <i>See</i> Goderich.	
Hutchinson, F. L.....	59
Hutchison, William J.....	112
Hybla.	
Feldspar.....	51
Quartz.....	53
Hyde, B. S.....	51
Hydrated lime.	
Plants listed.....	54
Production and value.....	2, 3, 34
for cement products.....	33
Hydro dump, Stamford tp.....	57
Hydro-electric plants.	
Cameron Falls.....	96
Owned by Internat. Nickel Co.....	113

I

Imperial Oil Refineries, Ltd.....	29
Incorporations of mg. companies.....	38-40
India, silver agreement.....	15
Industrial conditions improved.....	1
Industrial construction contracts, value of.....	32
Infection, incidence of.....	125
Infusorial earth. <i>See</i> Diatomite.	
Ingham, Clark L.....	99
Ingram, J.....	60
Inksater, Jas. R.....	109
Innerkip Lime and Stone Co.....	54
Innerkip Quarries, Ltd.....	56
Insecticides. <i>See</i> Arsenic.	
Inspectors of Mines.	
Reports on Mines of Ontario.....	59-118
Reports on Mining Accidents.....	119-128
International Bond and Share Corp..	73
International Nickel Co., dividends (1906-1928).....	24
International Nickel Co. of Canada, Ltd.	
Dividends.....	24
Mines, managers and addresses.....	49
Operations.....	21, 23, 113-115
Shipments of ore.....	20
Ore reserves.....	23, 114
Rare metals, production.....	23
Refineries.	
<i>see also</i> Ont. Refining Co.	
Port Colborne...20-23, 50, 113, 114, 119	
Smelters.	
Coniston.....	20, 50, 114
Copper Cliff.....	20, 50, 114
International Radium and Resources, Ltd.....	49
Iona, oil.....	29
Iona, N.S., gypsum mill.....	109
Iridium.	
Price.....	5
Production.....	23
Iron and steel industry.....	24, 25
Blast furnaces.....	25, 50, 119
Lime consumption.....	34
Statistics.....	3-5, 25
Iron pyrites.	
Industry and statistics.....	2, 3, 28
Mine and manager.....	52
Ivanhoe, limestone quarry.....	57

J	PAGE
Jackson Manion. <i>See</i> J-M Consol. Mines	
Jackson Manion gold m.	
Manager and address.	48
Operations.	78, 79
Jackson Manion Mines, Ltd.	
<i>See</i> J-M Consol. Mines.	
James, F. Conway.	54
Jamieson, J. A.	54
Jamieson Lime Co.	54
Jaquays, H. M.	120
Jardine, Hugh.	47, 63, 64
Jarvis, J. G.	71
Jarvis, J. R.	71
Jemmett, D. L., Ltd.	50, 116
<i>See also</i> Agaunico s. m.	
J-M Consolidated Mines, Ltd.	
<i>See also</i> Jackson Manion g. m.	
Capital; officers; operations.	78, 79
Jobert Keefer Gold Mines, Ltd.	40
Jockers, F. J.	115
Johnson, J. D.	32
Johnston, Albert W.	102
Johnston, Robert.	85
Johnston, Strachan.	88
Joliette, Que., lime plant.	110
Jones, B. O.	86
Jones, C. W.	58
Jubilee gold m.	93
<i>See also</i> Minto Gold Mines.	
Jupiter Gold Syndicate, Ltd.	39
Jupp, A. E., Construction Co.	55

K

K. 740-43, 867, 1,364-72, 1,397-99, 1,400-06 gold locs. <i>See</i> Howey g. m.	
Kaplan, Max.	71
Kashabowie. <i>See</i> Moss g. m.	
Katrine gold m.	48
Keeley, E. C.	59, 121
Keeley Silver Mines, Ltd., dividends.	18
Kelly-Evans, A.	76
Kendall, W. B.	76
Kennedy, A. J.	54, 56
Kennedy, H. G.	50, 117
Kennedy, J.	127
Kenogami lake.	
Gold mg. <i>See</i> Four Nations Consol.	
Gold Mines.	
Kenora, prospectors' classes.	129
Kenora district.	
<i>See also</i> Patricia portion.	
Gold mg. <i>See</i> Lake of the Woods area.	
Mining lands, sales and leases.	41
Kenora mg. division, recorder's rept.	42, 43
Kenora Prospectors and Miners, Ltd.	
Mine manager and address.	48
Operations.	79
Kent, W. C.	52
Kent co.	
<i>See</i> Bothwell; Chatham; Dover tp.; Thamesville; Tilbury E. tp.; Wal- laceburg.	
Kenty Gold Mines, Ltd.	
Capital; officers; operations.	79, 80
Mine manager and address.	48
Stock bought by Kirkland Lake Gold Mg. Co.	81
Kerr, Benjamin, Jr.	71

	PAGE
Kerr Lake Mines, Ltd.	19
Kerr Lake Mining Co., Ltd., dividends	18
Kidder, S. J.	49
Killarney, quartzite quarry.	53
Killeen, Kelvin.	80
Kincardine, salt.	53
Kincardine Salt, Ltd.	53
Kindle, E. D.	47, 71
Kingdon Mg., Smelting & Mfg. Co.	38
Kingborn, gold mg. near.	67
Kingston.	
Feldspar plant.	27, 51
Penitentiary, limestone quarry.	57
Kingston tp.	
<i>See also</i> Kingston.	
Limestone.	57
Kinkel, Edward G.	64, 92
Kinkel, R. P.	64
Kirby Co., The T. Sidney.	57
Kirkfield Crushed Stone, Ltd.	57
Kirkland Basin Gold Mines, Ltd.	81
Kirkland Consolidated Gold Mines, Ltd.	48, 80
Kirkland Gateway g. m., production.	7, 10
Kirkland Gold Belt Mines, Ltd.	48, 80
Kirkland Lake.	
<i>See also</i> Kirkland Lake g. area.	
Prospectors' classes.	129
Kirkland Lake g. area.	
Dividends.	12
Gold production.	6, 7
and silver.	7, 10
Labour statistics.	6
Mines.	7
<i>see also</i> Lebel tp.; Teck tp.	
Premium on exchange.	7, 14
Kirkland Lake g. mine.	
<i>See also</i> Kirkland Lake Gold Mg. Co.	
Manager and address.	48
Operations.	81, 82
Production.	7, 10, 81
Rescue station.	127
Kirkland Lake Gold Mining Co.; Ltd.	
<i>See also</i> Kirkland Lake g. m.	
Capital; officers.	80, 81
Profit tax.	44
Kirkland Securities, Ltd.	82
Kirkpatrick, S. F.	119
Kitley tp., limestone.	56, 57
Knodel, O. M.	109
Knott, C. G.	108
Knox, John A.	48
Knox, John, Jr.	48, 93, 94
Knox, Marion E.	93
Knutson, Martin O.	47, 48, 64, 92
Knutson, Oscar.	47, 48, 63, 85
Knutt, G.	59
Kobler, Henry.	64, 92
Koons, Edward L.	99
Korson, H.	63
Kowkash mg. division, recorder's rept.	42, 43
Kranenberg, G. H.	109

L

Laboratories, Temiskaming Testing.	45
Labour statistics, mineral industry.	1, 2
Barite.	2, 26
Cement.	2, 33
Clay products.	2

	PAGE		PAGE
Labour statistics, mineral industry—		Law, R. E.	57
<i>Continued</i>		Law Construction Co.	57
Diatomite; feldspar; fluorspar	2	Lawrence, Frederick	59
Gold	2, 6	Lead, price	5
Graphite	2	Production and value	2, 3, 5
Gypsum	2, 28	from silver ores	17
Lime	2, 34	Leases, mining, statistics	41
Mica; natural gas	2	Lebel, M. H.	93
Nickel-copper mines, smelters, and		Lebel tp.	
refineries	2, 21, 22	Gold mg. <i>See</i> Bidgood Kirkland Gold	
Quartz; quartzite	2	Mines; Black Gold Mines; Kirk-	
Salt	2, 30	land Gold Belt Mines.	
Sand and gravel	2	Lebel Oro Mines, Ltd.	48, 86
Sand-lime brick	2, 35	Le Brocq, S. E.	120
Silica brick	2	Lee, Dwight B.	68
Silver-cobalt mines, smelters, and		Lee, W. W.	52
refineries	2	Leeds co.	
Stone	2, 36	<i>See also</i> Delta; Kitley tp.	
Talc and soapstone	2, 31	Granite quarry	57
Laguna Gold Mines, Ltd.	40	Legate, J. H.	56
Laird, Hon. H. W.	59	Lemay, J. Alphonse	49
"Lake" iron ore imported	4	Lennox and Addington co.	
Lake Erie, sand and gravel dredging	55	<i>See</i> Centreville.	
Lake Huron.		Leonard, Abelard	127
Quartzite quarry	53	Le Sueur, R. V.	80, 81
Sand and gravel dredging	55	Letters, mg. divisions, details	42
Lake Malartic Development Co., Ltd.	39	Levack nickel m., labour employed	115
Lake of the Woods area.		Ley, William	45
Gold mg. <i>See</i> Mikado g. m.; Regina		Licenses.	
g. m.; Wendigo Gold Mines.		Of occupation	41
Lake Ontario, sand and gravel	55	Miners'	41-44
Lake Sapawé Mines, Ltd.	39	Sand and gravel	41
Lake Shore gold m.		Lillico, R. L.	101
<i>See also</i> Lake Shore Mines.		Lime.	
Manager and address	48	For coking industry	25
Operations	82-85	Industry and statistics	2, 3, 34
Production	7, 10, 83	Operators listed	54
Lake Shore Mines, Ltd.		Limehouse, lime	54, 110
<i>See also</i> Lake Shore g. m.		Limestone.	
Capital; officers	82	Operators listed	56, 57
Dividends	11, 12, 83	Statistics	2, 3, 35, 36
Profit tax	44	Limestone Products Co.	57
Lake Superior.		Lincoln co. <i>See</i> Niagara tp.; St. Cath-	
Sand and gravel dredging	55	arines.	
Silver. <i>See</i> Silver islet.		Lindberg, Robertson and Co., Ltd.	40
Lakefield, cement plant	32, 53	Lindsay, C.	57
Lakeland Gold Mines, Ltd.		Lindsley, Halstead	110, 116
Capital; officers; operations	85, 86	Lindsley, Thayer	66, 110
Mine manager and address	48	Ling, Charles	71
Lamaque Gold Mines, Ltd.	103	Little Long Lac Gold Mines, Ltd.	
Lamble, B. C.	48	Capital; officers; operations	86
Lambton co.		Incorporated	39
<i>See</i> Dawn, Enniskillen, Moore, Plym-		Mine manager and address	48
ton, Sarnia tps.		Little Turtle lake.	
Lamport, W. A.	75	Gold mg. <i>See</i> Saundary Synd.	
Lanark co.		Livingston, W. S.	48, 93
<i>See</i> Bathurst, N. Burgess, Ramsay		Load-bearing tile, production	37
tps.		Lochalsh. <i>See</i> Gold Lands Synd.	
Land sales. <i>See</i> Mining lands.		Loesch, Gustave R.	64, 92
Langford, R. W.	80	Logan, Harry	58
Langton, Thos.	56	London, Eng.	
Lapith, F. C.	55	Canadian gold marketed in	15
Larder Lake mg. division, recorder's		Long Lake gold m.	48, 86
rept.	42, 43	Longford Crushed Stone Co.	57
La Roche Mines, Ltd.	48, 82	Longwell, Alexander	66, 118
La Rose Mines, Ltd., dividends	18	Longworth, Wm., gold production	7
Lash, John F.	102	Lorrain Trout Lake Mines, Ltd.	
Laundry tubs, cement	33	Dividends	18
Lauper, R. A.	54	Loughborough Mining Co., Ltd.	52
Laurentian Mines, Ltd.	50	Lucky Cross gold m.	
Lavallée, P. E.	93	Production (1913)	10

	PAGE
Ludwig, M. H.....	118
Lumbers, J. H.....	76
Lyons, A. G.....	94
Lythmore. <i>See</i> Gypsum, Lime and Alabastine, Canada.	
M	
Mabou, N.S., limestone quarry.....	110
McAlpine, K.....	58
McAlpine Bros.....	58
McArthur, Dr. A. D.....	50, 118
McArthur, Dr. J. A.....	118
McArthur, T. A.....	43
MacAskill, Donald.....	115
Macassa gold m.	
Manager and address.....	48
Operations.....	37, 88
Production.....	7, 10, 87
Macassa Mines, Ltd.	
<i>See also</i> Macassa g. m.	
Capital; officers.....	86, 87
McAuley, N. J.....	43
McCandless, George F.....	115
McCloskey, H. C.....	76
McConnell, J. E.....	109
McConnell, J. W.....	113
McConnell, Rinaldo.....	21
McCrea, Hon. Chas.	
Notes by, on effects of increased gold price.....	13
McCurdy, R. S.....	109
Macdonald, L. A.....	86
McDonald, P.....	51, 53
Macdonald, Peter.....	50
McDonald Prospecting and Mg. Co., Ltd.....	38
McDougald, W. L.....	72
McDougall, D. H.....	88
McDougall tp., granite quarry.....	58
McGowan, Sir Harry.....	113
McGregor, C. F.....	43
MacGregor, Colin.....	118
McHarg, Norrie and.....	58
McHenry, W. B.....	93
McIntyre, Hugh.....	101
McIntyre gold m.	
<i>See also</i> McIntyre-Porcupine Mines.	
Manager and address.....	48
Operations.....	88-91
Production.....	7, 8, 88, 89
McIntyre-Porcupine Mines, Ltd.	
<i>See also</i> McIntyre g. m.	
Capital; officers.....	88
Dividends.....	11, 12
Profit tax.....	44
McKay, F. M.....	108
McKay, R. W.....	47
McKee, Geo. M.....	96
McKee, Wm.....	57
McKellar-Longworth gold. m.....	48, 95
McKenzie is., Red l.	
Gold mg.....	91
McKenzie Red Lake Gold Mines, Ltd.	
Capital; officers; operations.....	91
Incorporated.....	40
Mine manager and address.....	48
McKim tp. <i>See</i> Frood nickel m.	
McKinley silver m.....	49, 116
McKinley-Darragh-Savage silver m....	16
McKinley-Darragh-Savage Mines of Cobalt, Ltd., dividends.....	18

	PAGE
McKinley Mines Securities Co., Ltd.....	49, 116
McKinnon, Donald.....	62
Mackle, W. F.....	48, 92
Macklem, F. P.....	51
McKnight, Wesley.....	59
McLaren, G. R.....	48, 94, 97
McLaren, J. M.....	7, 9
McLaughlin, R. S.....	113
McLean, A. B., and Sons.....	55
McLean, B. L.....	64
McLean, Colin M.....	109
McLean Building Review.....	31
MacLeish, J. E.....	109
McLellan, Donald.....	59
McLennan, Frank.....	94
MacLeod-Cockshutt Gold Mines, Ltd..	40
McMahon, James E.....	82
McMartin, Allen A.....	72
McMaster, R. H.....	120
McMillan, J. G.....	103
McMillan Gold Mines, Ltd.	
Capital; officers; operations.....	92
Mine manager and address.....	48
Macmurchy tp. <i>See</i> White Rock Mg. Co.	
McNeely, Red Lake Holdings, Ltd....	91
McNeill, W. K.	
Report by, on Assay offices.....	45, 46
McNiven, Alex.....	63
McPhee, John.....	49, 101, 102
McPherson, W. B.....	64
McQuarrie, Mine Captain.....	126, 127
McQueen, A. M.....	81
MacTavish, L. R.....	92
McVittie tp.	
Gold mg. <i>See</i> Kirkland Consol. Gold Mines.	
Madoc, talc mg.....	30, 53
Madoc tp.	
<i>See also</i> Madoc.	
Fluorspar.....	27, 51
Maisonville tp.	
Gold mg. <i>See</i> Golden Summit Mines; Lakeland Gold Mines.	
Makwa Champagne Gold Mines, Ltd...	40
Malahide tp., sand and gravel.....	55
Malden tp. <i>See</i> Amherstburg.	
Manitoba.	
<i>See also</i> Winnipeg.	
Gypsum quarry.....	110
Manitoulin dist. <i>See</i> Killarney.	
Manley, Arthur.....	49, 105
Maple, sand and gravel.....	55
Maple Leaf Mines, Ltd.	
Option on Casey Summit g. m.....	65
Maple Mountain s. area.	
Production (1909-30).....	16
Maps, revenue from sale of.....	41, 43
Marble.	
<i>See also</i> Limestone.	
Operators listed.....	56, 57
Statistics.....	35, 36
Marbuan gold m.	
<i>See also</i> Marbuan Gold Mines; March g. m.	
Mill operated by Buffalo Ankerite...	7, 8
Production.....	8
Marbuan Gold Mines, Ltd.	
<i>See also</i> Marbuan g. m.	
Incorporated.....	40
Officers; capital.....	92

	PAGE		PAGE
March gold m.		Metropolitan Gold Mines, Ltd.	48
<i>See also</i> Marbuan g. m.; March Gold, Ltd.		Mexico.	
Dewatered.	92	Gold production (1929-1933).	15
Manager and address.	48	Meyer, Ed. J., Sr.	80
Production.	8	Mica.	
March Gold, Ltd.		Industry and statistics.	2, 3, 28
<i>See also</i> Marbuan Gold Mines; March g. m.		Mines and managers listed.	52
Taken over by Marbuan Gold Mines.	92	Michie, A.	56
Marcy, William L.	99	Michipicoten gold area.	
Margaret Mines, Ltd.		<i>See</i> Minto g.m.; Parkhill g.m.; Wawa l.	
Capital; officers; operations.	92, 93	Midcour Prospectors, Ltd.	40
Incorporated.	40	Middlesex co. <i>See</i> Mosa tp.	
Mine manager and address.	48	Mikado gold m.	
Markus quarry.	57	Manager and address.	48
Marmora tp.		Operations.	79
<i>See also</i> Deloro.		Mill lake, McDougall tp.	
Limestone.	56	Granite quarry.	57
Martin, A. G.	52	Miller, Edward Lang.	105
Martin, A. R.	94	Miller, G. C.	67, 68, 102
Martin, Ernest.	82	Miller, G. M.	92
Martin, R.	92	Miller, George (Bath).	56
Martin-McNeeley g. claims.		Miller, George (Regina m.).	48, 76
Exploratory work on.	91	Miller, Gerard F.	105
Martin's Siding, diatomite.	27, 51	Miller, H. C.	71
Matachewan gold area.		Miller, H. Don.	71
<i>See</i> Matachewan Consol. Mines; Young-Davidson g. m.		Miller, M. M.	54
Matachewan Canadian Gold, Ltd.	93	Miller, W. N.	43
Matachewan Consolidated Mines, Ltd.		Miller Lake O'Brien silver m.	
Capital; officers; operations.	93	<i>See also</i> O'Brien, M. J., Ltd.	
Incorporated.	39	Manager and address.	50
Mine manager and address.	48	Operations.	117
Matheson, Fire Chief.	127	Profit tax.	44
Matheson, Dr. J. J.	71	Millerton Gold Mines, Ltd.	11
Matthews, A. C.	80	Milmac Mines, Ltd.	39
Maulson, Frank E.	68	Milton, lime plant.	54, 110
May, Wm. T.	97	Mine rentals, revenue.	41
Mecca Gold Mines, Ltd.	40	Mine rescue station.	129
Medonte tp., limestone.	56	Mine Centre. <i>See</i> Foley Synd.; Saundary Synd.	
Mein, Wm. W.	113	Mineral industry.	
Melchett, Rt. Hon. Lord.	113	Production and value.	1-4
Melkinen, S. C.	104	metallic, increase in value.	1
Merica, Paul D.	112	Rept. by W. R. Rogers and A. C. Young.	1-46
Merivale Road, limestone.	56	Mineral oil. <i>See</i> Petroleum.	
Merrickville, limestone quarry.	57	Mineral waters.	
Merritt, Sidney W.	57	Industry and statistics.	2, 3, 28, 29
Metal mines, dividends paid.	5	Springs and managers listed.	52
Metallic minerals.		Minerals Development, Ltd.	51
Industry and statistics.	1-26	Miners' licenses and permits.	
production and value.	2-4	Statistics.	41-44
increase.	1	Mines Department, Ontario, created.	4
Mines.		Mines of Ontario.	
listed.	47-50	Listed, and managers.	47-50
reports. <i>See</i> Cobalt (mineral); Copper; Gold; Nickel; Radium; Silver.		Reports on, by Inspectors of Mines.	59-118
Metallurgical works.		Mining accidents, rept. on.	121-125
<i>See also</i> Refineries; Smelters.		Mining claims, statistics.	41, 44
Accidents in.	121-125	Mining company incorporations.	38-40
Lime consumption.	34	Mining expenditure.	40
Listed.	34	Mining divisions.	
Operations.	119, 120	Claims recorded in.	43, 44
Metals, average prices, U.S. and Canada (1932-1933).	5, 24	Revenue derived from.	43, 44
Metals Development Co., Ltd.	48, 93	Summary of business transacted.	42
Methuen tp.		Mining lands.	
Nepheline syenite.	52	Leases, statistics.	41, 42
Trap quarry.	58	Sales, statistics.	41-44
Metonic Mines, Ltd.	40	Mining recorders.	
		Mining land sales.	41
		Statement of moneys remitted.	43
		Mining revenue and expenditure.	40-44
		Mining Act of Ontario.	46

	PAGE
Mining Corporation of Canada.	
<i>See also</i> Ashley g. m.; Stucky and Rowe.	
Dividends.....	18, 19
Operations.....	16
Profit tax.....	44
Mining Court, appeals to.....	42
Mining Tax Act.....	44
Minnesota, U.S., iron ore imported from	4
Mint, Royal Canadian.....	15
Mint Ore Mines, Ltd.	
<i>See</i> J-M Consol. Mines.	
Minto gold m.	
<i>See also</i> Minto Gold Mines.	
Manager and address.....	48
Operations.....	93, 94
Production.....	7
Minto Gold Mines, Ltd.	
<i>See also</i> Minto g. m.	
Capital; officers.....	93
Profit tax.....	44
Mispickel. <i>See</i> Arsenic.	
Mitchell-Hearst Gold Syndicate, Ltd.,	39
M. J. O'Brien, Ltd. <i>See</i> O'Brien, M. J., Ltd.	
Molybdenite, production (1931).....	3
Monarch Great Bear Syndicate, Ltd.,	40
Mond, Sir Robert L.....	113
Mond Nickel Co.....	24
Monel metal.....	23, 114
Mongowin tp. <i>See</i> McMillan Gold Mines.	
Monmouth tp. <i>See</i> Wilberforce.	
Monroe, J.....	91
Montague Gold Mines, Ltd.....	40
Montgomery, R. J.....	58
Montgomery-Ackerman Gold Mines, Ltd.....	40
Montreal, Que.	
Gypsum plant.....	110
Metal prices at (1932-1933).....	5
pig iron.....	24
Montreal River mg. division.	
Recorder's report.....	42, 43
Montreal River silver area.	
Production (1909-1923).....	16
Montreal Trust Co.....	55
Moore, James.....	104
Moore tp., petroleum.....	29
Moot, Welles V.....	99
Morden, W. S.....	118
Morgenthaler, A.....	115
Morin, D. M.....	86
Morlock, W. S.....	110
Morris, A. W.....	63, 85
Morris, G. W.....	80
Morris, J. L., historical note on Sudbury nickel-copper industry.....	21
Morrison, Thomas.....	113
Morrison, William.....	52
Morse, Geo. F.....	57
Mortmain companies licensed.....	38
Mosa tp., petroleum.....	29
Moss gold m.	
Manager and address.....	48
Operations.....	94
Production.....	7
Moss tp. <i>See</i> Moss g. m.	
Moss Gold Mines, Ltd.	
<i>See also</i> Moss g. m.	
Officers.....	94

	PAGE
Moulthorp, C.....	54
Mount Dennis, sand-lime brick.....	54
Moyle, H.....	50, 117
Munro-Croesus gold m., production...	9
Muntz, E. P.....	110
Murdoch, James Y.....	72, 105
Murphy, Ambrose.....	116
Murray, Thos.....	21
Murray copper m., discovery.....	21
Muskoka district. <i>See</i> Martin's Siding.	
Muskoka Diatomite, Ltd.....	27
Mutch, Douglas.....	63
Mutz, H. J.....	49
N	
Nairn Falls.....	113
Nathanson, N. L.....	109
National Industrial Recovery Act (U.S.).	
Effect of, on talc industry.....	31
National Mines, Ltd.....	40
National Sand and Material Co.....	55
Natural gas.	
Industry, notes by Harkness.....	29
Production and value.....	2, 3, 29
decline, causes.....	29
Revenue from leases and permits...	41
Natural Gas Commissioner.....	29, 41
Naybob Gold Mines, Ltd.....	72
<i>See also</i> Hayden Gold Mines.	
Neebing tp. <i>See</i> Fort William; Sault Ste. Marie.	
Neilly, Balmer.....	88
Nelson tp. <i>See</i> Burlington.	
Nepean tp.	
Limestone.....	56
Sand and gravel.....	55
Nepheline syenite.....	26, 52
New Guinea, gold production.....	15
New York, U.S.	
Funds, graph showing fluctuations in buying rate of.....	13
Metal prices at (1932-1933).....	5
New York Porcupine Gold Mines, Ltd.	
Address.....	48
Operations.....	94
Ore treated by Buffalo Ankerite....	7, 8, 94
Production.....	7, 9
New Zealand, gold production.....	16
Newall, H.....	55
Newray gold m., production (1917, 1918)	8
Niagara tp., limestone.....	56
Niagara Falls, lime kilns.....	54
Nichol tp. <i>See</i> Elora.	
Nicholls, J. C.....	112
Nichols, C. W.....	116
Nichols, Joseph.....	63
Nickel.	
Industry and statistics.....	1-3, 5, 20-24
historical notes.....	21
price.....	5
production and value.....	2, 3, 5, 21, 23
from silver ores.....	17, 116
increase in consumption.....	1, 20, 23, 115
Mines.	
<i>see also</i> Cuniptau Mines; Falcon-bridge Nickel Mines; Internat. Nickel Co. of Canada.	
accidents in.....	122
dividends paid by.....	5, 22
managers and addresses.....	49

	PAGE
Nickel— <i>Continued</i>	
Mines— <i>Continued</i>	
profit tax.....	44
reports.....	110-115
Refineries.	
<i>see also</i> Clydach; Norway; Port Colborne.	
precious metals from.....	7, 21-23
statistics.....	2, 20-23
Smelters. <i>See</i> Smelters.	
World consumption.....	23, 115
Nickel Hill Syndicate.....	16
Nickel Holdings Corpn.....	24
Nicol tp.	
Silver mg. <i>See</i> Miller Lake O'Brien s. m.	
Night Hawk Peninsula gold m.	
Production (1924-1927).....	8
Nill, F.....	53, 54
Nipissing district.	
<i>See also</i> Strathy tp.	
Mining lands, leases and sales.....	41
Nipissing silver m.	
<i>See also</i> Nipissing Mines Co.; Nipissing Mg. Co.	
Production.....	116
Nipissing Mines Co., Ltd.	
<i>See also</i> Nipissing Mg. Co.	
Capital; directors.....	116
Dividends.....	19
Nipissing Mining Co., Ltd.	
<i>See also</i> Nipissing s. m.	
Capital; directors.....	116
Dividends.....	19
Mill destroyed.....	16
Operations.....	116
Nitre cake plant.....	119
Non-fatal accidents, details.....	124
Non-metallic minerals.	
Industry and statistics.....	2-4, 17, 26-31
production and value.....	2-4, 17, 26
decrease.....	1, 26
Mines, quarries and works.	
<i>see also</i> Graphite; Gypsum; Talc.	
listed.....	50-53
Noranda Mines, Ltd.	
Laroche g. m. optioned to.....	87
Limestone operators.....	57
Norfolk co. <i>See</i> Waterford.	
Norgold Mines, Ltd.....	40
Norquest Gold Mines, Ltd.....	40
Norrie and McHarg.....	58
North Bay, draughting office.....	46
North Burgess tp., barite.....	51
North Cayuga tp. <i>See</i> Decewsville.	
North Clearwater l.....	93
North Oxford tp., limestone quarry.....	56
North Shores Gold Mines, Ltd.	
Capital; officers; operations.....	95
Incorporated.....	40
Mine manager and address.....	48
Norhrown gold m.	
Production (1920, 1921).....	8
Northern Aerial Canada Golds, Ltd.	
Capital; officers; operations.....	95
Incorporated.....	40
Mine manager and address.....	48
Northern Aerial Minerals Exploration, Ltd.....	95
Northern Development, Dept. of.	
Sand and gravel production.....	35

	PAGE
Northern Empire Mines Co., Ltd.	
Capital; officers; operations.....	95, 96
Mine manager and address.....	48
Northern Metals, Ltd.....	48
Northern Turnbull Gold Mines, Ltd....	40
Northway, John A.....	76
Northwestern Ontario.	
<i>See also</i> Kenora dist.; Patricia portion; Rainy R., Thunder Bay dists.	
Cobalt production.....	17
Gold mg.....	6, 7
labour statistics.....	6
premium on exchange.....	7, 14
production.....	6, 7
and silver.....	7
Norton, A. W.....	58
Nortricia gold m.....	92
Norway.	
Falconbridge nickel-copper refinery.	112
Nova Scotia.	
<i>See also</i> Deep Brook; Iona; Mabou; Windsor.	
Diatomite from.....	34
N.R.A., effect of, on talc industry.....	31
O	
Oakes, Harry.....	82
O'Brien, J. A.....	119
O'Brien, M. J.....	119
O'Brien, M. J., Ltd.	
<i>See also</i> Cross Lake s. m.; Miller Lake O'Brien s. m.; O'Brien s. m.	
Profit tax.....	44
O'Brien silver m.	
Gold production.....	7
Profit tax.....	44
Report.....	117
Occupation, licenses of, revenue.....	41
Oceania, gold production (1929-1933)...	15
O'Flynn, W. A.....	50, 117
Ogden tp.	
Gold mg. <i>See</i> De Santis g. m.; Hayden g. m.	
Oil, for coking industry.....	25
Oil, mineral. <i>See</i> Petroleum.	
Oil gas, for coking industry.....	25
Oil Springs, petroleum.....	29
Oliver, R.....	110
O'Meara, G. D.....	101
Oneida tp. <i>See</i> Hagersville; Lythmore.	
Onondaga tp., petroleum.....	29
Ontario gold production, percentage of Canadian output.....	14
Ontario Cryderman Gold Mines, Ltd....	39
Ontario Department of Mines, created.	4
Ontario Kirkland gold m.	
Production (1922).....	10
Ontario Refining Co., Ltd.....	2, 22, 114
Manager and address.....	50
Operations.....	114, 119, 120
Ontario Reformatory, limestone quarry	57
Ontario Rock Co.....	58
Ora Plata Mining Co., Ltd.....	39
O'Reilly, E. L.....	97
Orford process plant, Copper Cliff....	21, 114
Orillia tp., limestone quarry.....	57
Ornamental brick, statistics.....	2, 3, 37
Ornamental stone, production and value	36
O'Rourke, M. F.....	43
Osler, Britton.....	113

	PAGE		PAGE
Osmium.....	23	Permits. <i>See</i> Boring permits; Building permits; Forest permits; Miners licenses and permits.	
Ottawa.		Perry tp., diatomite.....	57
<i>See also</i> Royal Canadian Mint.		Perth co. <i>See</i> Blanshard tp.	
Classes for prospectors.....	129	Peterborough co.	
Oughtred, L. W.....	47, 67	<i>See</i> Belmont tp.; Lakefield; Methuen tp.	
Owen Sound.		Peterson Cobalt Mines, Ltd.	
Lime pit.....	54	Mine manager and address.....	50
Limestone quarry.....	57	Silver from dump.....	16, 117
Oxford co. <i>See</i> Beachville; N. Oxford, W. Oxford tps.		Peterson Lake Silver-Cobalt Mg. Co., Ltd., dividends.....	19
Oxford tp., limestone.....	56	Petroleum.	
P		Industry, notes by Harkness.....	29
Pacaud tp.		Production and value.....	2, 3, 29
Copper mg. <i>See</i> Amity Copper & Gold Mines.		increase in.....	26, 29
Gold mg. <i>See</i> Barry-Hollinger g. m.		Petrolia, petroleum.....	29
Pain, S. A.....	7	Phoenix Molybdenite Corp., Ltd.....	49
Painkiller Lake. <i>See</i> Blue Quartz g. m.		Pickle-Crow area. <i>See</i> Crow R. area.	
Palladium.		Pickle-Crow gold m.....	4
Increased use of.....	21	<i>See also</i> Northern Aerial Canada Golds.	
Price.....	5	Pierce, James S.....	48, 72
Production and value (1929-1933).....	23	Pig iron.	
Palmer, R. N.....	48, 95	<i>See also</i> Iron and steel industry.	
Paper. <i>See</i> Pulp and paper.		Prices at Montreal.....	24
Paris.		Pipestone bay, Red l.....	65
Alabastine plant.....	110	Pirson, John.....	57
Sand and gravel.....	55	Pit operators. <i>See</i> Sand and gravel.	
Park, Hugh.....	116	Pitfield, W. C.....	109
Parker, A. G.....	59	Platinum metas.	
Parker, R. D.....	115	Industry and statistics.....	2, 3, 5, 20, 23
Parker, R. E.....	48, 98	price.....	5
Parkhill gold m.		production and value.....	2, 3, 5, 23
Manager and address.....	48	decrease.....	20
Operations.....	96, 97	World consumption.....	21
Production.....	7	Plumbago. <i>See</i> Graphite.	
Parkhill Gold Mines, Ltd.		Plympton tp., petroleum.....	29
<i>See also</i> Parkhill g. m.		Poles, cement.....	33
Capital; officers.....	96	Pollard, F. A.....	85
Parkinson, N. F.....	110	Pontardawe, Wales.....	113
Parry Sound district. <i>See</i> Henvey, McDougal, Perry tps.		Pope, Thos.....	85
Parry Sound mg. division.....	43	Porch, E. H.....	115
Paterson, J. D.....	94	Porcupine, South. <i>See</i> South Porcupine.	
Patricia gold m.		Porcupine gold area.	
<i>See also</i> Barry-Hollinger g. m.		Barite.....	26
Production (1918).....	10	Dividends.....	12
Patricia portion of Kenora.		Gold production.....	6
Gold mg. <i>See</i> Crow R. area; Metals Development Co.; Red Lake g. area.		and silver.....	7-9
Mining lands, sales and leases.....	41	Labour statistics.....	6
Patterson, John P.....	62	Mines.	
Paving blocks, production and value...	36	<i>see also</i> Deloro, Ogden, Tisdale, Whitney tps.	
Paymaster gold m.		producing.....	8, 9
Manager and address.....	48	Premium on exchange.....	7, 11, 14
Operations.....	97	Porcupine Crown gold m., production...	8
Production.....	8	Porcupine Crown Mines, Ltd., dividends	11, 12
Paymaster Consolidated Mines, Ltd.		Porcupine Pet g. m.	
<i>See also</i> Paymaster g. m.		Production (1914-1915).....	9
Capital; officers.....	97	Porcupine United g. m.	
Payne, Gordon.....	104	Production (1929-1931).....	9
Pearl lake.....	66	Porphyry Hill gold m.	
Peat industry.....	2, 3	Production (1913, 1915).....	9
Pembroke.		Port Arthur.	
Classes for prospectors.....	129	Classes for prospectors.....	129
Municipal limestone quarry.....	57	Sand and gravel.....	55
Penhorwood tp., barite.....	51	Port Arthur mg. div., recorder's rept....	42, 43
Penitentiary, Kingston, limestone quarry	57	Port Colborne.	
Penn-Canadian Mines, Ltd., dividends.	19	Cement plant.....	32, 53
		Iron blast furnace.....	25, 50, 119
		Nickel refinery.....	20-23, 50, 113, 114, 119

	PAGE
Portland cement.	
<i>See also</i> Cement products.	
Industry.....	32
operators.....	53
production and value.....	2, 3, 32
for cement products.....	33
Portland tp. <i>See</i> Verona.	
Portsmouth, limestone quarry.....	57
Posts and poles, cement.....	33
Potter, Edward E.....	59
Potter, R. S.....	59
Pottery industry, statistics.....	2, 3, 37
Poultry grit, limestone for.....	36
Powell tp. <i>See</i> Matachewan Consol.	
Mines; Young Davidson g. m.	
Powell Rouyn Gold Mines, Ltd.....	40
Power, E. De Gaspé.....	93
Premium on exchange.	
<i>See</i> Exchange premium on gold.	
Prescott co. <i>See</i> Caledonia tp.	
Pressed brick, production.....	37
Presswood and Gibbs.....	58
Prest, F.....	67
Preston, mineral water.....	29
Preston gold m., production (1914)....	9
Price, C. W.....	50, 117
<i>See also</i> Foster, s. m.	
Price of metals, Canada and U.S.A.	
Details.....	5, 24
Increase in.....	1
Proctor, W. T.....	94
Prospecting activity, statistics.....	41, 44
Prospectors, classes for.....	129
Prosser, Seward.....	113
Provincial Assay office, report.....	45, 46
Pulp and paper industry.	
Lime consumption.....	34
Limestone for.....	36
Puslinch, lime plant.....	110
Puslinch tp.	
<i>See also</i> Puslinch.	
Limestone.....	56
Puslinch Quarry, Ltd.....	56, 57
Pyke Salvage Co.....	55
Pyrite. <i>See</i> Iron pyrites.	

Q

Quaker City silver m.....	49, 115
Quarries.	
Accidents in.....	121-125
Listed.....	54, 58
Quartz and quartzite.	
Industry and statistics.....	2, 3, 30
Quarries listed.....	52
Quebec.	
<i>See also</i> Deschênes; Joliette; Mon-	
treal; Noranda Mines; St. Mark.	
Mining companies optioned to Teck-	
Hughes.....	103
Queenston Quarries, Ltd.....	57
Quicklime.	
Plants listed.....	54
Production and value.....	2, 3, 34
for cement products.....	33
Quinn, G. W.....	91
Quinton, W. Y.....	57

R

Radium mg.....	49, 115
Rae, Roderic H.....	71

	PAGE
Railway ballast, statistics.....	35, 36
Rainy River district.	
Gold mg. <i>See</i> Foley Synd.	
Lands, sales and leases.....	41
Raleigh tp.	
<i>See also</i> Chatham.	
Petroleum.....	29
Rama tp., limestone.....	57
Ramsay tp., lime.....	54
Raney, Fraser.....	65
Rankin, John I.....	72
Rawdon tp., limestone.....	57
Ray, George.....	55
Rayner Construction, Ltd.....	55, 57
Rea, T. H.....	66
Rea gold m., production (1913-1914)...	8
Rea Consolidated Gold Mines, Ltd.	
Dividends.....	11, 12
Read-Authier g.m.....	103
Recorders. <i>See</i> Mining recorders.	
Recording fees, revenue.....	41, 42
Red lake.	
<i>See</i> McKenzie is.; Pipestone bay.	
Red Lake gold area, Patricia portion.	
<i>See</i> Casey Summit Gold Mines; Cole,	
J.Y., Jr.; Howey g. m.; McKenzie	
Red Lake Gold Mines; Margaret	
Mines.	
Red Lake mg. division.	
Recorder's rept.....	42, 43
Red Mammoth g. m.....	92
Redington, John.....	47, 65, 66
Reece-Hall, R.....	57
Refineries.	
Cobalt.	
<i>see</i> Deloro Smelting and Refining	
Co.	
Copper.	
<i>see also</i> Ont. Refining Co.	
precious metals from.....	7, 20-23
statistics.....	2, 21-23
Gold. <i>See</i> Ontario Refining Co.	
Listed.....	50
Nickel.	
<i>see also</i> Clydach; Norway; Port	
Colborne.	
precious metals from.....	7, 20-23
statistics.....	2, 20-23
Platinum metals. <i>See</i> Acton; Ont.	
Refining Co.	
Precious metals. <i>See</i> Acton; Ont.	
Refining Co.	
Silver.....	20
<i>see also</i> Deloro Smelting & Refining	
Co.	
sale of bullion by.....	20
statistics.....	2, 17, 20
Reformatory, Ontario, limestone quarry	57
Regal Kirkland Gold Mines, Ltd.....	40
Regina gold m.....	48, 76
Reid, Fraser D.....	65, 76, 91
Reid, S. H. J.....	109
Reilly, William W.....	102
Renfrew.	
Lime.....	54
Molybdenum mine near.....	49
Renfrew co.	
<i>See</i> Brougham tp.; Eganville; Pem-	
broke; Renfrew; Wilberforce tp.	
Renfrew Minerals, Ltd.....	40
Rentals, revenue.....	41

	PAGE
Rescue station, Kirkland Lake.....	127, 128
Residential construction contracts.....	32
Retort coal gas. <i>See</i> Gas, coal.	
Revenue, mining.....	40-45
Review, statistical, of mineral industry. 1-45	
Rhodesia, Southern.	
Gold production (1929-1933).....	16
Rhodium.	
Price.....	5
Production.....	23
Richardson, H. M.....	48
Richardson, J. A.....	113
Richardson radium claim.....	49
Richman Gold Mines, Ltd.....	39
Ridgeway, limestone quarry.....	57
Riggs, Thomas.....	87
Right of Way Mines, Ltd., dividends..	19
Right of Way Mining Co., dividends...	19
Ritchie, S. J.....	21
Road metal, statistics.....	36
Robb, Walter B.....	80
Roberts, A. K.....	92
Roberts, W. H.....	56
Robinson, J. H.....	54
Robinson, John B.....	68
Robinson, L. V.....	52, 109
Robinson, T. F.....	54, 56
Rochelle Gold Mines, Ltd.....	38
Rodgers, C. E.....	44, 99
Rogers, W. R.	
Review by, and A. C. Young, of mineral industry.....	1, 46
Roof slabs. <i>See</i> Haydite.	
Roofing granules, granite for.....	36
Roofing tile, statistics.....	2, 3, 37
Rope tests.....	126
Fees for, revenue.....	41
Rose, E. H.....	61
Ross, A. Calvin.....	109
Ross, James A.....	95
Ross, Mr. (Indian Agent).....	21
Rothwell, H. D.....	97
Rothwell, T. E.....	45
Routly, H. T.....	57
Rouyn-Swazze Gold Mines, Ltd.....	40
Rowan, G. A., gold production.....	7
Rowe, Alfred.....	50, 118
Rowe, W.....	48
Royal Canadian Mint.....	15
Royalties.	
Sand and gravel.....	41
Timmins, and Tisdale tp., on gold...	73
Rubble and riprap, limestone for.....	36
Rudhard, J. W.....	80
Russell co.	
<i>See</i> Bourget; Russell tp.	
Russell tp., limestone.....	56
Russia, gold production.....	15
Ruthenium.	
<i>See also</i> Platinum metals.	
Price (1932-1933).....	5
Production.....	23
Rutherford tp. <i>See</i> Killarney.	
Ruttan, R. F.....	21

S

St. Anthony Gold Mines, Ltd.	
Capital; officers; operations.....	97, 98
Mine manager and address.....	48

	PAGE
St. Catharines, mineral water.....	29
St. Charles, W. P.....	82
St. Clair r., sand and gravel.....	55
St. Lawrence r., sand and gravel.....	55
St. Louis, U.S.	
Metal prices at (1932-1933).....	5
St. Mark, Que., lime plant.....	110
St. Mary r., sand and gravel.....	55
St. Marys.	
Cement works.....	32, 53
Limestone quarry.....	56
St. Marys Cement Co.....	32, 53
St. Mary's Crushed Stone, Ltd.....	56
St. Paul Silveradium, Ltd.....	40
Salkeld, C. D.....	47, 59
Salmon, H. H.....	56
Salmon River, B.C., limestone plant...	110
Salt.	
Industry and statistics.....	2, 3, 30
Operators, listed.....	53
Salter, W. R.....	93
Saltfleet tp., limestone quarry.....	57
Sand and gravel.	
<i>See also</i> Dredging.	
Accidents in pits.....	121, 125
Industry and statistics.....	2, 3, 35
production and value.....	2, 3, 35
for cement products.....	33
Operators listed.....	55
Royalties; licenses.....	41
Sand-lime brick.	
Industry and statistics.....	2, 3, 34, 35
lime consumption in mfg.....	34
Plants and managers.....	54
Sandoe, Richard.....	50, 117
Sandstone.	
Operators listed.....	58
Production.....	35
Sandwich, salt.....	53
Sarnia tp.	
Petroleum.....	29
Salt.....	33
Sault Ste. Marie.	
Iron blast furnace.....	25, 50, 119
Prospectors' classes.....	129
Sault Ste. Marie mg. division,	
Recorder's rept.....	42, 43
Saundry Syndicate.	
Mine manager and address.....	48
Operations.....	98
Saunders, A. E.....	49, 98
Savage, J.....	82, 86
Scarboro, sand-lime brick.....	54
Scarrow, W. J.....	93
Schreiber, Ont.	
<i>See</i> McKellar-Longworth g. m.	
Schreiber Gold Mines, Ltd.....	95
Schulze, Theodore.....	67
Schumacher.	
<i>See also</i> Coniarum g. m.; McIntyre g. m.	
Classes for prospectors.....	129
Schumacher gold m.....	8, 11
Schumacher Gold Mines, Ltd.	
Dividends.....	11
Scott, H. L.....	58
Scott, T. G.....	55
Scottish-Ontario gold m.	
Production (1927, 1928).....	9
Gold recovered from.....	7, 9
Searls, Carroll.....	96

	PAGE
Seed, W. E.	50, 118, 127
Segsworth, R. F.	68
Selenium	120
Price (1933)	5
Production (1931-1933)	2, 3
Seller, George	50
Selwyn, A. R. C.	21
Seneca tp. <i>See</i> Caledonia.	
Seneca-Superior Silver Mines, Ltd.	
Dividends	19
Sesekinika.	
<i>See</i> Kirkland Consol. Gold Mines.	
Sewer brick, statistics	2, 3, 37
Sewer copings, statistics	2, 3, 37
Sewer pipe, statistics	2, 3, 36, 37
S. G. R. Mines, Ltd.	39
Shaft accidents	122
Shane, George R.	54
Sharpe, Alfred H.	99
Shaw, J. W.	91
Sheffield tp., molybdenite	49
Shipley, Grant B.	113
Shoal l., Kenora district.	
Gold mg. <i>See</i> Mikado g. m.	
Silica brick.	
Industry and statistics	2, 3, 30
Operators listed	53
Silver.	
Industry	2, 3, 5, 7, 15-20
price	5, 15, 16
increase	16
production and value	2, 3, 5, 16, 17
from gold ores	7, 15, 20
from nickel-copper ores	20, 22, 114
Mines.	
<i>see also</i> Cobalt, Gowganda s. areas.	
accidents in	122
dividends paid by	5, 18, 19
managers and addresses	49, 50
profit tax	44
reports	115-118
Ores, revenue from treatment of	41
Refineries.	
<i>see also</i> Deloro Smelting and Refining Co.	
sale of bullion by	20
statistics	2, 17, 20
Silver islet, silver production	16
Silver Valley Mining, Ltd.	40
Simard, Edouard	93
Simcoe co.	
<i>See</i> Medonte tp.; Orillia tp.	
Simcoe Marble & Stone Co.	57
Simpson, W. J.	47, 71
Sinclair, D. G.	59, 121
Sin-Mac Lines, Ltd.	55
Singleton, Geo., gold production	7
Sioux Lookout.	
Classes for prospectors	129
Siville-Ferrier Syndicate, Ltd.	39
Sixt, Wm. M.	48, 80
Skead tp. <i>See</i> Telluride g. m.	
Slaght, Arthur G.	87
Slee, Frederick C.	119
Smelters.	
Nickel-copper.	
<i>see also</i> Coniston; Copper Cliff; Falconbridge Nickel Mines.	
lime consumption	34
listed	50
statistics	2, 21, 22

	PAGE
Smelters— <i>Continued</i>	
Silver.	
<i>see also</i> Deloro Smelting and Refining Co.	
sale of bullion by	20
statistics	2, 17, 20
Smith, A. L.	95
Smith, J. D. C.	43
Smith, M. C.	80
Smith, M. M.	62
Smith, P. C.	127
Smith, R. Home	60
Smith, R. M.	56
Smyth, W. A.	54
Snider tp. <i>See</i> Copper Cliff.	
Soapstone, industry and statistics	2, 3
Soda ash, for coking industry	25
Sodium chloride. <i>See</i> Salt.	
Soft-mud brick, statistics	37
Soliague, L.	87
Soo Mining & Prospecting Syndicate.	
Gold production	7
Soocana Mining Co., Ltd.	40, 48
South Africa.	
Gold production (1929-1933)	15
South Dakota, U.S.	
Gold production (1929-1933)	15
South Dumfries tp. <i>See</i> Paris.	
South Lorrain tp.	
Profit tax	44
Silver shipments	16, 20
South Porcupine.	
<i>See</i> Buffalo Ankerite, Dome, Marbuan, Paymaster g. mines.	
Southern Rhodesia.	
Gold production (1929-1933)	15
Southwestern Ontario.	
Natural gas. <i>See</i> Natural gas.	
Petroleum. <i>See</i> Petroleum.	
Salt. <i>See</i> Salt.	
Soviet, The.	
Gold production (1929-1933)	15
Spar. <i>See</i> Feldspar.	
Speiss residues	17
Spence, J., gold production	9
Spence, W. F.	92
Spence, W. H.	53
Spence Lake Diatomite, Ltd.	27
Spencer, C. L.	105
Spiegeleisen, production	119
Spring Vale, sand and gravel	55
S.S.M. 7,338, 7,363, 7,366 gold claims.	
<i>See</i> Stanley Gold Mines.	
Stanley, Robt. C.	112
Notes by, on nickel industry	23
Stanley Gold Mines, Ltd.	
Capital; operations	98
Incorporated	40
Mine manager and address	48
Stanley Siscoe Extension Gold Mines, Ltd.	98
Statistical review, mineral industry (1933), by W. R. Rogers and A. C. Young	1-58
Steel industry.	
<i>See</i> iron and steel industry.	
Steel Company of Canada.	
Manager and address	50
Officers; operations	20, 25, 120
Steele, R. W.	94
Stench warning, successful	127

	PAGE
Stephens, J.	56
Stern, Morton F.	67, 68
Steven, H. A.	59, 110
Stevenson, C. D.	67
Stewart, R.	49, 115
Stiff-mud brick, statistics.	37
Stinson, F. L.	49
Stodart, A. B.	61
Stoklosar, Chas. A.	51
Stone.	
Industry and statistics.	2, 3, 35, 36
production and value.	2, 3, 35
decrease.	35
Operators listed.	56-58
Stout, Andrew V.	113
Stovel, J. H.	68
Strathy tp.	
Copper mg. <i>See</i> Cuniptau Mines.	
Rare metals.	23
Stratton, K. V.	105
Stringer, Darius.	56
Strong, Horace F.	47, 71, 72
Structural materials.	
<i>See also</i> Clay products.	
Industry and statistics.	2-4, 31-37
production and value.	2-4
decrease.	1
Operators and managers, listed.	53-58
Structural tile, statistics.	2, 3, 37
Stucco, cement.	33
Stucco dash, limestone for.	36
Stuckey, Charles.	50, 118
Stuckey and Rowe, silver m. lease.	50, 118
Sturgeon Lake area.	
<i>See</i> St. Anthony Gold Mines.	
Sudbury.	
Classes for prospectors.	129
Discovery of nickel.	21
Sudbury district.	
<i>See also</i> Bousquet Gold Mines; Long Lake g. m.; McMillan Gold Mines; Penhorwood tp.; Platinum metals; Swayze area; White Rock Mining Co.	
Mining lands, sales and leases.	41
Nickel-copper.	
industry.	20-24
historical notes.	21
mining. <i>See</i> Falconbridge Nickel Mines; International Nickel Co. of Canada.	
Suekla, C. P.	54
Sugar industry.	
Lime consumption.	34
Limestone for.	36
Sulcoe Gold Mines, Ltd.	40
Sullivan, J. E.	94
Sullivan tp., lime.	54
Sulphur, production.	2, 3
Sulphur fumes.	
Sulphuric acid extracted from.	28
Sulphuric acid.	
Amt. used in coking industry.	25
Industry and statistics.	3, 28
Plant for.	52, 119
Summerhayes, M. W.	105
Summit l.	
<i>See</i> Casey Summit Gold Mines.	
Sunorca Exploration Co., Ltd.	39
Sutherland, H. H.	93
Swastika gold m., production (1913).	10

	PAGE
Swayze area, Sudbury dist.	
<i>See</i> Halcrow Swayze Mines; Kenty Gold Mines.	
Swayze tp. <i>See</i> Kenty Gold Mines.	
Swayze Contact Gold Mines, Ltd.	40
Swayze-Great Bear Mines, Ltd.	40
Swayze Huycke Gold Mines, Ltd.	40
Swayze-Munro Syndicate, Ltd.	40
Swede Boy g. m.	48, 98
Sydenham tp. <i>See</i> Owen Sound.	
Sykes, Thos.	58
Sylvanite gold m.	
<i>See also</i> Sylvanite Gold Mines.	
Manager and address.	49
Operations.	99-101
Production.	7, 10, 99
Sylvanite Gold Mines, Ltd.	
<i>See also</i> Sylvanite g. m.	
Capital; officers.	99
Dividends.	11, 12
Profit tax.	44
Symmes, B.L.H.	101

T

Tait, Sir Thomas.	96
Talc.	
Industry and statistics.	2, 3, 30, 31
Mines.	
accidents.	122
listed.	53
reports.	118
Talisman Gold Mines, Ltd.	
Capital; officers; operations.	101, 102
Incorporated.	40
Mine manager and address.	49
Tanneries, lime consumption.	34
Tapley, P. Nugent.	102
Tar, for coking industry.	25
Tarentorus tp.	
<i>See</i> Sault Ste. Marie.	
Tariffs, U.S.A.	
Effect of, on non-metallics.	26
barite.	26
Tashota Goldfields, Ltd.	49
Tasmania.	
Gold production (1929-1933).	15
Taxes, mining, revenue.	41, 43, 44
Taylor, Charles.	78
Taylor, R. F.	97
Taylor, Roy.	52, 118
Taylor, W. A.	59
Taylor, W. D.	49, 116
T. B. 4,803-05A, 4,830-31A, 4,834, 4,947-48, 4,881, 5,003 gold locs.	
<i>See</i> Beardmore g. m.	
T. B. 10,946-7 gold locs.	
<i>See</i> North Shores Gold Mines, Ltd.	
Teck tp.	
Gold mg. <i>See</i> Black Gold Mines; Canadian-Kirkland Mines; Kirkland Lake, Lake Shore, Macassa, Sylvanite, Teck-Hughes, Tough-Oakes Burnside, Wright-Hargreaves g. mines.	
Teck-Hughes gold m.	
<i>See also</i> Teck-Hughes Gold Mines.	
Manager and address.	49
Operations.	102-104
Production.	7, 10, 102

	PAGE
Teck-Hughes Gold Mines, Ltd.	
<i>See also</i> Teck-Hughes g. m.	
Capital; officers.....	102
Dividends.....	11, 12
Profit tax.....	44
Tees, Capt. T. A.....	55
Telfer, R. A.....	109
Telluride gold m., production.....	10
Temiskaming dist.	
<i>See</i> Timiskaming dist.	
Temiskaming silver m.	
Manager and address.....	50
Operations.....	16, 117
Temiskaming and Hudson Bay Mining Co., Ltd., dividends.....	19
Temiskaming Mining Co., Ltd.	
Dividends.....	19
Temiskaming Testing Laboratories.	
Fees collected.....	41
Operations; financial statement.....	45
Terra Cotta Quarries, Ltd.....	58
Terrazzo flooring, limestone for.....	36
Tests on rope.....	126
Tetreault, J. L.....	93
Thames river, sand and gravel.....	55
Thamesville, petroleum.....	29
Thomas, David E.....	95
Thomson, D. M.....	48, 78, 79
Thompson, John F.....	95, 102, 112
Three Nations gold m.....	67
Thunder Bay district.	
<i>See also</i> Fort William; Sault Ste. Marie.	
Gold mg. <i>See</i> Beardmore g. m.; Dikdik Exploration Co.; Little Long Lac Gold Mines; McKellar-Longworth, Moss g. mines; St. Anthony Gold Mines.	
Mining lands, sales and leases.....	41
Thurlow tp.	
<i>See also</i> Belleville.	
Limestone.....	56
Tiedt, Henry J.....	64
Tilbury East tp., petroleum.....	29
Tile, production.....	2, 3, 37
Timber treatment, Lake Shore g. m.....	82
Timber Berth No. 1, Sud.....	63
Timber Berth No. 69, Sud.....	86
Timiskaming dist.	
<i>See also</i> Haileybury.	
Barite mg.....	51
Cobalt mg. <i>See</i> Coleman tp.	
Copper mg. <i>See</i> Amity Copper and Gold Mines.	
Gold mg. <i>See</i> Ashley g. m.; Bourkes g. m.; Gauthier, Grenfell, Lebel, McVittie, Maisonville, Pacaud, Powell, Teck tps.; Telluride g. m.	
Mining lands, sales and leases.....	41
Silver mg. <i>See</i> Bucke, Coleman, Nicol tps.	
Timiskaming mg. div., recorder's rept.....	42, 43
Timmins, A. R.....	85
Timmins, Jules R.....	72
Timmins, Leo. H.....	72
Timmins, Noah A.....	72
Timmins, Ont.	
Gold mg. <i>See</i> Hollinger g. m.; La Roche Mines; Vipond g. m.	
Taxes paid to, by Hollinger.....	73
Tionaga, barite.....	51

	PAGE
Tisdale tp.	
Gold mg. <i>See</i> Coniaurum, Dome, Hollinger g. mines; La Roche Mines; McIntyre g. m.; New York Porcupine Gold Mines; Paymaster g. m.; Vipond g. m.	
Taxes paid to, by Hollinger.....	73
Toburn gold m.	
<i>See also</i> Toburn Gold Mines; Tough-Oakes Burnside g. m.	
Production.....	7, 10
Toburn Gold Mines, Ltd.	
<i>See also</i> Toburn, Tough-Oakes Burnside g. mines.	
Capital; officers; operations.....	104
Profit tax.....	44
Todd, E. W.....	48, 83
Tolman, J. D.....	48, 94
Tommy Burns gold m.	
Production (1917).....	9
Tomney, H. E.....	116
Toronto.	
Building permits.....	31
Classes for prospectors.....	129
Mining claims recorded.....	43
Provincial Assay Office.....	45, 46
Sand-lime brick industry.....	34, 54
Toronto Brick Co.....	34, 54
Tough, George.....	64
Tough, R. R.....	64
Tough, Robt. J.....	21
Tough, T. B.....	64
Tough-Oakes Burnside gold m.	
<i>See also</i> Toburn g. m.; Tough-Oakes Gold Mines.	
Manager and address.....	49
Production.....	10
Tough-Oakes Gold Mines, Ltd.	
<i>See also</i> Tough-Oakes Burnside g. m.	
Dividends.....	11, 12
Towland Construction Co., Ltd.....	55
Townsend, Everett.....	51
Townsend tp. <i>See</i> Waterford.	
Townsite silver m.	
<i>See</i> Cobalt Townsite Mg. Co.	
Trafford, C. E.....	61
Transvaal, gold production (1932-1933)	15
Trap rock.	
Operators.....	58
Statistics.....	2, 3, 35, 36
Treatment of ores, revenue.....	41
Trebilcock, A. J.....	105
Trethewey, F. L.....	79
Trethewey Silver Cobalt Mines, Ltd.	
Dividends.....	19
Triple Lake Mines, Ltd.....	40
Trout Creek g. m., production (1931).....	10
T. Sidney Kirby Co.....	57
Tubs, laundry, cement.....	33
Tuck, Dr. J. A.....	59
Tudhope, J. B.....	78, 88
Turk, E.....	60
Tustin, E. M.....	105
Tyr-Mac Gold Mines, Ltd.....	40
Tyrrell, J. B.....	79, 80
Tyx, C. C.....	80

U

Underground accidents.....	122
Underground fires.....	126-128

	PAGE
Union Gas Co.....	29
United Kirkland Gold Mines, Ltd.	
Acquired by Macassa Mines, Ltd....	86
United Mineral Lands Corp.....	97
United States.	
<i>See also</i> Exchange premium; Minne- sota; National Industrial Recovery Act; New York; S. Dakota; Wis- consin.	
Gold purchasing, effect of.....	13
Gold production (1929-1933).....	15
Gold standard abandoned.....	13, 15
Metal prices.....	5, 16
Mineral imports affected by depres- sion.....	26
Silver agreement.....	15
Unwrought Metal Sales Act.	
Record books for.....	41
Uraninite.....	29
Ursa Major Mines, Ltd.....	81
U.S.S.R. <i>See</i> Russia.	

V

Van Der Voort, M.P.....	71
Vancouver, B.C., gypsum plant.....	110
Varin and Bellew.....	49
Vaughan tp. <i>See</i> Concord; Maple.	
Ventures, Ltd.	
<i>See also</i> Coniaurum Mines.	
Matachewan Consol. stock optioned to.....	93
Verona, granite near.....	57
Vicour Gold Mines, Ltd.....	103
Victoria co.	
<i>See also</i> Coboconk; Eldon tp.; Emily tp.	
Limestone.....	57
Vincent, G. G.....	50, 52, 119
Vipond gold m.	
<i>See also</i> Anglo-Huronian; Vipond Consol. Mines.	
Manager and address.....	47
Operations.....	60, 61
Production.....	7, 8, 60, 61
Vipond Consolidated Mines, Ltd.	
<i>See also</i> Vipond g. m.	
Bought by Anglo-Huronian, Ltd.....	8, 60
Dividends.....	11

W

Wabageshik.....	113
Wack, Otis.....	109
Wages.	
<i>See also</i> Labour statistics.	
Average yearly, gold mg.....	6
Wainwright, Thos. A.....	116
Waite, J. H. C.....	65
Walker, E. H.....	97
Walker, J. G.....	57
Walker Bros., Ltd.....	57
Wallaceburg, lime.....	54
Wallaceburg Sand and Gravel Co.....	55
Wallbridge Estate.....	51
Walmsley, D. A.....	118
Walpole tp.	
<i>See also</i> Spring Vale.	
Limestone.....	56
Walter, H. W.....	52

	PAGE
Walton, W. I. S.....	80, 99
Wanup, mica.....	52
Warwick tp., salt.....	53
Warwick Pure Salt Co.....	30, 53
Water, mineral. <i>See</i> Mineral waters.	
Water, for coking industry.....	25
Water power.	
<i>See</i> Hydro-electric plants.	
Waterdown, sand and gravel.....	55
Waterford, sand and gravel.....	55
Waterford Sand and Gravel Co.....	55
Waterloo co. <i>See</i> Waterloo tp.	
Waterloo tp. <i>See</i> Hespeler; Preston.	
Waters, H. W.....	71
Watkins, B. W.....	110
Watkins, Walter G.....	110
Watson, J. G.....	61
Watson, J. P.....	61
Watts, Ernest E.....	95
Wawa. <i>See</i> Minto g. m.; Parkhill g.m.	
Wawa lake.	
Gold mg. <i>See</i> Stanley Gold Mines;	
Wa Wa Goldfields.	
Wa Wa Goldfields, Ltd.	
Address.....	49
Capital; officers; operations.....	104, 105
Incorporated.....	40
Weaver (Minerals), Ltd.....	51
Webb, Howard.....	59
Webber, John.....	57
Webster, A. R.....	59, 121
Webster, G. B.....	65
Webster, Gordon.....	104
Wehman, John.....	57
Weir, Rt. Hon. Lord.....	113
Welch, John.....	56
Weldon, Roy.....	80
Weland co.	
<i>See</i> Humberstone tp.; Niagara Falls;	
Ridgeway; Weland ship canal.	
Weland ship canal.	
Limestone quarry.....	57
Wellington co.	
<i>See</i> Elora; Guelph, Puslinch tps.	
Wells, oil. <i>See</i> Petroleum.	
Wells, R. G.....	120
Wells, Thos. L.....	48, 93
Wende, Albert.....	82
Wendigo Gold Mines, Ltd.....	40, 49, 105
Wentworth co.	
<i>See</i> Clappison cut; Dundas; Hamilton;	
Saltfleet tp.; Waterdown.	
Weppler, H.....	54
West Australia.	
Gold production (1929-1933).....	15
West Dome Lake gold m., production..	8
West Dome Lake Gold Mines.....	97
West Flamborough tp. <i>See</i> Dundas.	
West Oxford tp. <i>See</i> Beachville.	
West Shining Tree area.	
<i>See</i> White Rock Gold Mg. Co.	
Western Canada Flour Mills Co.	
Salt operators.....	53
Western Salt Co.....	53
Wettlaufer, Conrad E.....	102
Wettlaufer Lorrain Silver Mines, Ltd.	
Dividends.....	19
White Rock Mining Co., Ltd.	
Manager and address.....	49
Operations.....	105
Production.....	7, 10

	PAGE
Whitfield, H. S.....	63
Whitney tp.	
<i>See</i> Three Nations g. m.	
Whittingham, H.....	66
Wholesale prices index.....	31
Wilberforce.	
Uraninite near.....	29
Water, mineral.....	29
Wilberforce tp., lime.....	54
Wilcox, Charles S.....	120
Wilder, J. E.....	104
Willford and Co., R. F.....	57
Williams, A. D.....	46
Williams, R. M.....	48, 80
Williamson, R. S.....	65
Williamson, W. R. M.....	65
Willisville, <i>See</i> Bousquet Gold Mines.	
Wilson, J. A.....	65
Wilson, W. P.....	9
Windmill Point Crushed Stone Co.....	57
Windsor, N. S., gypsum plant.....	109
Windsor Cobalt Mines, Ltd.....	50, 118
Windsor Sand and Gravel Co.....	55
Winnipeg, Man., gypsum plant.....	110
Wire-cut brick, production.....	37
Wire rope testing.....	128
Wisconsin, U.S.	
Iron ore imports from.....	4
Wolfe lake.	
Gold mg. <i>See</i> Lakeland Gold Mines.	
Woman Lake area. <i>See</i> J-M Consol.	
Mines.	
Wood, C. Lindley.....	51
Wood, D. P.....	92
Wood, E. B.....	80
Woolatt Fuel and Supply Co.....	55
World consumption of nickel.....	23, 45
World production of gold.....	14, 15
World Economic Conference.	
Silver agreement.....	15
Wrench, B. L.....	118
Wright, Kenneth W.....	115
Wright, Lawrence B.....	97

	PAGE
Wright, S. B.....	50, 119
Wright, W. H.....	82, 105
Wright-Hargreaves gold m.	
<i>See also</i> Wright-Hargreaves Mines.	
Manager and address.....	49
Operations.....	105-108
Production.....	7, 10, 106
Wright-Hargreaves Mines, Ltd.	
<i>See also</i> Wright-Hargreaves g.m.	
Capital; officers.....	105
Dividends.....	11, 12
Profit tax.....	44

Y

Yarrow tp., barite.....	51
Yates, Harry.....	99
Yates, Richard C.....	119
Yeoell, W. J.....	71, 86
York co. <i>See</i> Vaughan, York tps.	
York tp.	
<i>See also</i> Toronto.	
Sand and gravel.....	55
York Sandstone Brick Co.....	34, 54
Yorkshire Cobalt Mining Co.	
Fire underground.....	127
Mine manager and address.....	50
Operations.....	118
Young-Davidson gold m.	
<i>See also</i> Young-Davidson Mines.	
Manager and address.....	49
Operations.....	75
Optioned to Hollinger.....	73, 109
Young-Davidson Mines, Ltd.	
<i>See also</i> Young-Davidson g. m.	
Capital; officers.....	108, 109

Z

Zinc.	
Price.....	5
Production.....	3, 5
Zinc-chloride treatment for mine timbers	82

TABLE OF CONTENTS

Vol. XLIII, Part IV

	PAGE		PAGE
Introduction.....	1	General Geology— <i>Continued</i>	
Acknowledgments.....	2	Algomau.....	14
Access.....	2	Granites and Gneisses.....	14
Previous Geological Work.....	3	Acid Porphyries and Aplite.....	16
Topography and Drainage.....	3	Keweenawan (?).....	17
Natural Resources.....	4	Pleistocene and Recent.....	17
Timber.....	4	Economic Geology.....	18
Game and Fish.....	4	Nature of the Gold Deposits.....	18
Tourist Attractions.....	4	Prospecting Conditions.....	18
General Geology.....	4	Description of Properties.....	19
Keewatin Series.....	5	Old Mining Locations.....	19
Basic Volcanics.....	5	Barker Mine.....	19
Lavas.....	5	Petrie Mine.....	19
Fragmental Rocks.....	6	Gold Standard Mine.....	21
Contact Gneisses and Schists.....	6	Straw Lake Section.....	21
Acid Volcanics.....	7	Konigson Claims.....	21
Structure of the Keewatin Series.....	7	Mosher-Grozelle Claims (Straw Lake Beach).....	22
Timiskaming Series.....	8	Lucy Claims (Straw Lake Syndicate).....	26
Graphitic Quartzite (?).....	9	Manitou Lakes Section.....	26
Structure of the Timiskaming Series.....	11	Merrill Claims.....	26
Folding.....	11	Gaffney Claims.....	28
Faulting.....	13	Manigoon Syndicate.....	28
Correlation.....	13		
Pre-Algomau Intrusives.....	14		

ILLUSTRATIONS

	PAGE
Aerial view eastward along the Kenora-Rainy River boundary from a point near Manitou stretch.....	<i>frontispiece</i>
Bedded Timiskaming sediments, Manitou stretch.....	8
Specimen of black graphitic quartzite (?) from the portage from Manitou stretch to Alonghill lake.....	9
Photomicrograph of graphitic quartzite (?).....	10
Specimen of Timiskaming sediments from Manitou stretch.....	12
Photomicrograph of typical quartz porphyry.....	16
Specimen of typical gold-bearing vein material from the Konigson shaft, Straw lake.....	22
Polished section of ore from the Mosher-Grozelle vein, showing the association of pyrite, tetradymite, galena, and gold.....	23
Polished section of ore from the Mosher-Grozelle vein, showing the association of pyrite, chalcopyrite, and gold.....	24

SKETCH MAPS AND DIAGRAMS

Key map showing the location of the Straw-Manitou Lakes area.....	1
Diagram showing structure of sediments in the vicinity of Esos lake.....	13
Geological sketch map of the showings on the Konigson claims, Straw lake.....	20
Geological sketch map of the showing on the Mosher-Grozelle claims, Straw lake.....	23
Geological sketch map of the showing on the Merrill claims, Upper Manitou lake.....	27

COLOURED GEOLOGICAL MAP

(In pocket at back of report)

Map No. 43a—Straw-Manitou Lakes Area, Districts of Kenora and Rainy River, Ontario.
Scale, 1 mile to the inch.



Aerial view eastward along the Kenora-Rainy River boundary line from a point near Manitou stretch. Dogly lake is in the centre foreground, and Vista lake is the elongated body of water beyond it.

Geology of the Straw-Manitou Lakes Area

By Jas. E. Thomson

INTRODUCTION

In 1932, a geological survey was made of an area between Upper Manitou and Stormy lakes in the district of Kenora.¹ During the field season of 1933 this investigation was continued southward through Lower Manitou lake and westward to the eastern extremity of Pipestone lake. This map area, called the Straw-Manitou Lakes area, is located largely in the district of Kenora but extends southward into the district of Rainy River to within a few miles of Rainy lake. It is approximately 35 miles north of the town of Fort Frances.

About thirty-five to forty years ago, there was a considerable gold mining boom around the Manitou lakes in conjunction with similar gold "rushes" into the Lake of the Woods and the Rainy Lake areas. Several gold mines were



Fig. 1—Key map showing the location of the Straw-Manitou Lakes area. Scale, 60 miles to the inch.

opened up, and most of the territory adjoining Upper and Lower Manitou lakes was staked by prospectors at that time. The area proved to be disappointing, and only a small amount of gold was obtained. Practically all of this came from the Laurentian mine, which has a recorded production of approximately \$141,000. Around 1912, almost all mining and prospecting development in the Manitou area was discontinued. Since that time sporadic attempts have been made to rework a few of the old properties, but so far without success. Practically all the properties that were worked in the early days lie within the Manitou-Stormy Lakes area and were discussed in a previous report.² Many mining locations, however, were staked at that time in the area described in this report. Some development work was done on a few of these old properties, but no gold was produced.

The year 1933 witnessed a considerable revival of prospecting interest in this section of the country. During the summer months new gold discoveries

¹Jas. E. Thomson, Ont. Dept. Mines, Vol. XLII, pt. 4, 1933.

²Ibid.

were made on Straw (Strawberry) lake. Mining claims were staked along a belt extending from Mister lake to the east end of Pipestone lake. This is a part of the country that appears to have been largely overlooked by prospectors in the early days of mining activity in the Manitou and Lake of the Woods areas. In the latter part of the year two properties in the Manitou lakes section were secured by mining interests, and active development by diamond-drilling was commenced on one of them.

The Dryden sheet (No. 52F), issued by the Topographic Survey of Canada, provides an excellent aerial map of the region. This was used as a base map in the preparation of the accompanying geological map (No. 43*b*). A few minor alterations and additions have been made to this topographical map, chiefly in the drainage of small lakes and the location of portages. The geological map adjoins that of the Manitou-Stormy Lakes area (map No. 42*c*) on the north and comes within about 6 miles of the Kakagi Lake area (map No. 42*b*)¹ on the west.

Acknowledgments

The writer wishes to express his appreciation to the various individuals who provided assistance and information throughout the summer. Special acknowledgment for many courtesies is due to Mr. and Mrs. Geo. B. Scattergood and Charles W. Merrill, of Goldrock; S. H. Baldwin of Devils Cascade, Rainy lake; and Geo. L. Sullivan, of Emo. Neil D. Runnalls rendered able assistance in the field and did a considerable part of the geological mapping. Paul Aronson, of Goldrock, served as a capable assistant during the last month of the field season.

J. Ellis Thomson prepared polished sections of ore for the writer in the Mineralogical Laboratories of the University of Toronto, and identified the telluride in the gold ore from Straw lake. The photomicrographs of these polished sections that appear in this report were prepared by Professor Thomson.

Assays and chemical analyses were made by the staff of the Provincial Assay Office.

Access

The Manitou lakes may be easily reached from either Wabigoon or Dinorwic on the Canadian Pacific railway, or from Fort Frances on the Canadian National. During the tourist season a boat makes regular trips between Fort Frances and the Devils Cascade at the north end of Rainy lake. From the Cascade there are five short portages on the Manitou river to Esox lake. From this point it is possible to proceed 35 miles up the Manitou lakes without a portage. From the C.P.R. the Manitou lakes may be reached from Dinorwic lake and a chain of lakes east of Goldrock. A 7-mile government road extends from Minnehaha lake to Goldrock. In the summer Charles Merrill, of Goldrock, operates a truck on this road and makes regular trips with a large motor boat from Minnehaha lake to Wabigoon.

Two canoe routes extend eastward from Lower Manitou lake. The northern route passes through Aronson, Vickers, Mang, and Kawawia lakes. The southern route goes from the southern arm of Lower Manitou lake through Manitou stretch, Dogfly, Vista, Twist, and Pickwick lakes. It is possible to continue south along this latter route to the Northeast bay of Rainy lake. An alternative route southward is by way of Bat and Respite lakes and Little Canoe creek to Manitou sound on Rainy lake.

¹E. M. Burwash, Ont. Dept. Mines, Vol. XLII, pt. 4, 1933.

A canoe route extends westward from Lower Manitou through Grant, Harris, Missus, Straw, and Yoke lakes to Pipestone lake. During the high-water season there are no portages of any length along this route, but in the summer the creek between Floyd and Straw lakes dries up, necessitating the use of a mile portage. The Straw lake section is more easily reached from Emo on the Canadian National railway. A motor road leads from Emo to tourist camps near the south end of Burditt lake. It is possible to travel by canoe from this point to the north end of Pipestone lake without a portage.

Previous Geological Work

The southern part of the map area is discussed by A. C. Lawson in his first report on the Rainy lake region, published in 1887.¹ This report was accompanied by a geological map known as the Rainy Lake sheet. The northern part is included in the Manitou Lake sheet, prepared by McInnes and published in 1902.² The Kenora sheet (map No. 266A) of the Geological Survey of Canada shows the general relationship of the geology in the area to other parts of northwestern Ontario.

In 1894, A. P. Coleman³ made a reconnaissance trip through the area. Between 1900 and 1904, Jas. A. Bow⁴ and W. E. H. Carter⁵ examined some of the properties near Lower Manitou lake, where mining was being attempted.

Topography and Drainage

The area presents the typical topographic features of the pre-Cambrian shield. From any of the hilltops a monotonous continuity of rounded hills with almost equal elevation may be observed in every direction. An occasional monadnock stands out 50 feet or so above the general level of the peneplain. Locally, some ridges give a rather rugged aspect to the topography, although the relief is probably not more than 200 feet at any point. The area is largely covered by rock outcrops, but a thin veneer of glacial deposits is everywhere in evidence in the depressions. The shore line of most of the lakes is rocky, and the water is beautifully clear. These conditions add greatly to the natural beauty of the country. Raised beaches observed on Kaiarskons and Furlonge lakes were caused by artificial lowering of the outlet. The level of Kaiarskons lake has been lowered 14 feet.

One of the outstanding topographic features is the abundance of lakes. The shape and pattern of these lakes has been controlled in some parts of the area by the nature and structure of the bed rock. The general northeast-southwest trend of Lower Manitou lake is parallel to the axis of the folds in the greenstone belts. Near the south end of Manitou stretch there is an abrupt change to an east-west course. Here the lake follows the contact of a steeply folded belt of sedimentary rocks. Faulting has undoubtedly affected the topography to a certain extent, as this section of the lake follows a faulted contact between the sedimentary and greenstone formations. The channel of Manitou river at Cedar narrows is also located along a fault.

All the lakes within the area drain southward into Rainy lake. The outlet of the greater volume of water is through the Manitou river. Vista, Twist, and

¹A. C. Lawson, *Geol. Surv. Can.*, Vol. III, pt. F, 1887.

²Wm. McInnes, *Geol. Surv. Can.*, map No. 720.

³Ont. Bur. Mines, Vol. IV, 1894, pp. 60-64.

⁴*Ibid.*, Vol. IX, 1900, p. 63.

⁵*Ibid.*, Vol. X, 1901, p. 100; Vol. XIII, pt. 1, 1904, p. 68.

Pickwick lakes drain into Northeast bay of Rainy lake, and the lakes in the western section flow into Northwest bay.

Natural Resources

Timber

The principal forest trees in the area are red and white pine, jackpine, spruce, balsam, poplar, birch, and cedar. A great deal of excellent timber has been taken out of the country, most of which was red and white pine. There are still a few rather small areas of valuable pine timber. Large sections, however, have been burnt over and contain only small second-growth material.

Brulé of different ages is found throughout the country. A fire in 1932 passed through a section on the southeast side of the large expanse of Lower Manitou lake. The southern part of the area was burnt over several years ago and is now covered with scrubby second growth. This burn extended from Alonghill lake to the western limits of the map area and northward to the south shores of Straw and Missus lakes. There is also an area of brulé around the north end of Vista lake.

The Ontario Forestry Branch has a fire rangers' station at Goldrock on Upper Manitou lake.

Game and Fish

Game is plentiful throughout the area. Deer, moose, bears, porcupines, weasels, skunks, and rabbits are often seen. In the fall partridges are abundant, and ducks are commonly found in marshy lakes and bays. Many new beaver-houses were noticed in some parts of the area.

All the larger lakes contain lake trout, whitefish, and pike. Black bass, maskinonge, and pickerel are caught in some of the lakes. Commercial fishing has been carried on in Lower Manitou lake in recent years.

Tourist Attractions

A large number of tourists visit the area each summer. Canoe trips can be made through all parts of the country with considerable ease. There are tourist camps at Devils Cascade, Rainy lake, and on Lower Manitou, Yoke, and Pipestone lakes. A boys' camp is located on Sphene lake, which is an expanse of the Manitou river immediately south of the map area. The great natural beauty and easy accessibility of this country, combined with an abundance of game and fish, makes it particularly attractive to summer visitors. The majority of the tourists motor northward from the midwestern States and secure their camping equipment at Fort Frances or Emo. Hunting parties visit the more accessible parts of the area every fall.

GENERAL GEOLOGY

The consolidated rocks are almost entirely of early pre-Cambrian (Archean) age. Keewatin lavas and pyroclastics cover the greater part of the map area. A belt of sedimentary rocks lies stratigraphically above the Keewatin series and is of Timiskaming age. Both lavas and sediments are intruded by Algonian granite and porphyries.

The various formations may be classified as follows, the oldest rocks being placed at the bottom:—

QUARTERNARY

PLEISTOCENE and RECENT: Boulder clay, sand, gravel, peat.

Great unconformity

PRE-CAMBRIAN

KEWEENAWAN(?): Diorite.

Intrusive contact

ALGOMAN:

{ Quartz, feldspar, and granite porphyry; aplite.
Hornblende and biotite granite and gneiss.

Intrusive contact

PRE-ALGOMAN:

Gabbro, diorite, quartz diorite, lamprophyre.

Intrusive contact

TIMISKAMING:

Conglomerate, arkose, quartzite, slate.

Unconformity

KEEWATIN:

{ Acid volcanics: rhyolite, trachyte, felsite; acid agglomerate
and tuff; sericite schist.
Basic volcanics: massive andesite, basalt, pillow lava; basic
agglomerate and tuff; chlorite and hornblende schist.

Keewatin Series**Basic Volcanics**

Lavas.—The greater part of the Keewatin series consists of lavas ranging from andesite to basalt in composition. They are typically fine-grained, dark-green rocks, which have been considerably metamorphosed and are generally termed "greenstones" in the field. They are often quite massive, but in many places have been sheared to chlorite and hornblende schists. Pillow lavas are sometimes found; occasionally these have well-developed spherules near the margin of the pillows.

Coarse-grained gabbroic rocks are found within the greenstone areas. These may grade laterally into fine-grained basic lavas which show flow structure. In this case the gabbroic phases undoubtedly represent the central parts of rather thick lava flows where cooling of the magma proceeded slowly, resulting in coarser crystallization of the constituent minerals near the centre than at the margin of the flows. There are also basic intrusives within the area. These intersect agglomerates and also the sedimentary series, which has been assigned to the Timiskaming period. These intrusive gabbroic rocks are identical in appearance with coarse-grained phases of lava flows. Thus, it is generally impossible to determine whether a coarse-grained basic rock when found in an isolated outcrop is an intrusive or extrusive. On the accompanying map most of these gabbroic rocks have been included with the basic lavas for the reason that no intrusive contact could be found.

On rare occasions, a porphyritic lava containing large phenocrysts of feldspar in a finer-grained matrix may be seen. This is similar to the rock described as "feldspar basalt porphyry" in the adjoining area to the north, where it was thought to represent porphyritic horizons in lava flows.¹ The only place where it occurs in any amount in the area under discussion is along the north shore of Grave lake and the east shore of Fahey lake. The feldspar phenocrysts occur in a gabbroic matrix.

¹Jas. E. Thomson, op. cit., p. 9.

Fragmental Rocks.—Large areas of agglomerate and volcanic tuff are closely associated with the basic lavas. Within the Manitou-Stormy Lakes area it was possible to roughly differentiate between the lavas and pyroclastics on the geological map. In the area under discussion, however, there is such a heterogeneous assemblage of lavas and pyroclastics that it is very difficult to map them separately. The larger areas of agglomerate and tuff are roughly indicated on the map by the lettering "1b."

Typical agglomerate consists of fragments of light-coloured material, sometimes porphyritic, in a dark-green matrix. The fragments are usually elongated parallel to the schistosity but are occasionally angular or subangular. The matrix is largely altered to chlorite, but there is evidence that it was once of a tuffaceous nature. Narrow bands of well-bedded tuffs are sometimes found. These gradually pass above and below into either agglomerate or coarse-grained tuff. These tuffs and agglomerates are interbedded with basic lava flows. The contact between individual flows and the pyroclastics in places is well defined. It is apparent that at certain intervals during Keewatin vulcanism rock fragments and volcanic ash were also ejected, thus producing an alternation of the two rock types. Locally, the finer ash material was sorted under water and deposited in beds.

Some of the fragmental material associated with the basic lavas is a flow breccia. This was probably formed by the shattering of a crust that was consolidated on the outer surface of a flow and then engulfed in the still molten material. This flow breccia is generally difficult to distinguish in the field from the tuff breccia or agglomerate, and for this reason all the fragmental rock types associated with the lavas have been grouped as a unit on the accompanying map.

Contact Gneisses and Schists.—Bordering the northwest side of Lower Manitou lake there is a band of gneisses and schists adjacent to the granite. Hornblende syenite and other phases of the granite have been injected into these rocks, making a sort of transition complex. On the northeast side of Olsen bay there are places where the gneisses have a laminated character which somewhat resembles bedding.

These gneisses were encountered at the end of the field season of 1932,¹ and their lithology and structure suggested the possibility that they might be equivalent to the Couchiching sedimentary rocks that Lawson² has described on Rainy lake. Further study in this vicinity has shown that this is not the case. It is the writer's opinion that these gneissic rocks are highly metamorphosed lavas in the granite contact zone.

Fine-grained grey gneisses and chlorite schist occur in the vicinity of the granite contact in Barker and Olsen bays, but there is no satisfactory evidence that any of this complex is of a sedimentary origin. A typical section across this contact complex would reveal a rough transition from massive andesitic or basaltic lava to chlorite schist, followed by a mixture of chlorite schist and fine-grained gneiss with *lit par lit* injections of granitic material, and then the main granite mass. The strike of the foliation in these gneisses and schists is approximately parallel to the granite contact, and the dip varies from 30° to 50° S.E., i.e. away from the granite. This complex is intersected by increasingly larger amounts of pink porphyritic granite and granite gneiss, until finally only xenoliths of the older rock are found in the intrusive. These contact phenomena may be observed over a distance of approximately half a mile across the strike.

¹Jas. E. Thomson, op. cit., p. 8.

²A. C. Lawson, Geol. Surv. Can., Mem. 40, 1913.

Thin sections of typical gneisses from Olsen bay show a mosaic of quartz, biotite, and epidote, with lesser amounts of hornblende, garnet, zoisite, magnetite, orthoclase, and plagioclase. The feldspar is generally decomposed. The lamination of the rock is largely due to the arrangement of quartz, biotite, and epidote in bands. A chemical analysis of the gneiss¹ shows the ratio of magnesia to lime and of potash to soda to be in accordance with the general characteristics of igneous rather than sedimentary gneisses.

McInnes² considered the band of gneisses along the granite contact on the northwest side of Lower Manitou lake to be extremely altered phases of the adjacent lavas. This seems to be a satisfactory explanation of their origin.

Acid Volcanics

The largest belt of acid lavas and associated pyroclastics is found between Mister and Straw lakes. These rocks are characteristically lighter-coloured than the basic lavas. They vary from pinkish to creamy-white or grey in colour. Some of the rocks are massive and of a fine-grained cherty appearance. Most of these have the composition of rhyolite; less commonly they are trachytes. Occasionally the rhyolite flows show small quartz "eyes." Acid agglomerates and tuffs are occasionally associated with the flows. The fragments in these rocks are quite numerous at certain locations. They are composed of light-coloured felsitic or rhyolitic materials, which are always elongated parallel to the schistosity. Well-developed pillows were observed in acid flows on Straw lake and in isolated lava flows on Sucan lake. In the latter case numerous spherules occur near the periphery of the pillows.

A large proportion of the acid lava flows between Mister and Straw lakes have been highly sheared and are now largely altered to sericite schist. The contact between acid lavas and the granite east of Straw lake is not sharply defined. There is a transition from a dense, light-coloured, felsitic phase of the lavas to aplite and white quartz porphyry. The porphyry merges into granite without any visible contact.

Towards the boundaries of the large areas of acid lavas there is considerable interbedding of basic flows with the acid variety. The contact between the two lava types has been arbitrarily defined on the accompanying map, but in reality it is a rather gradual transition from one type to another.

When examined microscopically these acid lavas exhibit distinct felsitic texture. The trachytes contain phenocrysts of orthoclase and plagioclase, usually acid andesine, in a fine-grained groundmass. Quartz phenocrysts are present in the rhyolites in addition to the above-mentioned minerals. Quartz, magnetite, sericite, and carbonate constitute the groundmass. Under the microscope most of the acid lavas reveal sufficient quartz to be classed as rhyolites.

Structure of the Keewatin Series

The structure of the Keewatin rocks may be rather vaguely inferred from fragmentary information. Pillow structures are seen in the lavas, but no reliable data concerning the attitude of the flows could be gleaned from them. This was in part due to their rather poor preservation and in part to the fact that they are apparently rather thick. At no place was it possible to study a section across an entire flow and determine with absolute certainty which side was the top.

¹Jas. E. Thomson, op. cit., p. 8.

²Wm. McInnes, Geol. Surv. Can., map No. 720, 1902, marginal note.

The attitude of narrow bands of bedded tuffs in the complex of lavas and pyroclastics shows that the formation is steeply folded; the beds seldom vary over 20 degrees from a vertical position. Along the northern side of the greenstone belt the beds almost invariably dip to the south or southeast at rather steep angles, suggesting that this is the north limb of a closely folded syncline. No sediments are intercalated with the lavas on the south side.

The strike of the schistosity or foliation of the greenstones is approximately parallel to the boundaries of the formation. On the northwest side of Lower



Bedded Timiskaming sediments on the island opposite the logging camp in Manitou stretch. This location is near the nose of a syncline, and the schistosity (indicated by the smooth vertical face) is almost at right angles to the strike of the beds.

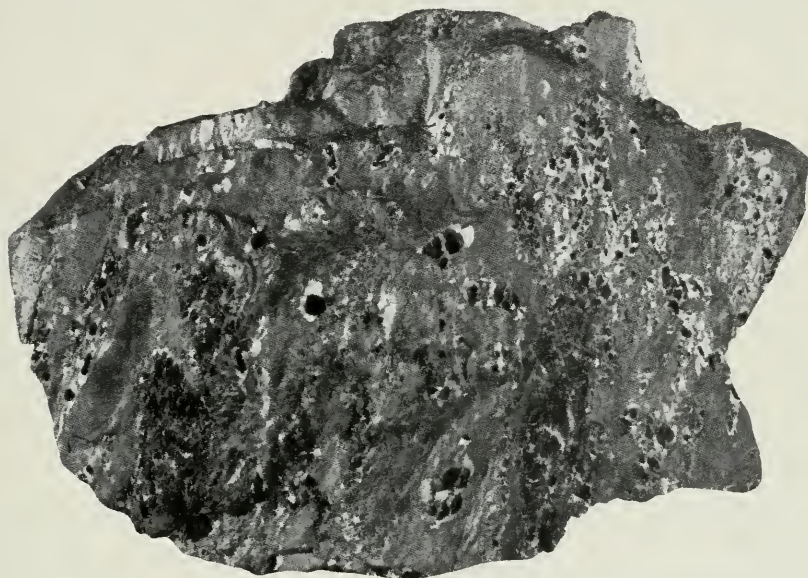
Manitou lake the dip is generally from 30 to 50 degrees away from the adjacent granite, but over the greater part of the area it varies only a few degrees from vertical. At Cedar narrows on the Manitou river there is a fault with a horizontal displacement of about 1,100 feet.

Timiskaming Series

Three separate areas of sedimentary rocks appear within the map area. A small belt of arkose and slate occurs west of Kahabeness lake. The largest body of sediments is found south of the lower part of Manitou stretch and on Esos and Lou lakes. Similar sediments may be seen westward along the strike on Sucas and Pipestone lakes.

The sedimentary series is composed of arkose, quartzite, slate, and a small amount of conglomerate. Bedding is well preserved in many places, especially in the finer-grained elastics. The beds may vary from a fraction of an inch to a couple of feet in thickness. They sometimes show a gradation from relatively coarse-grained sandy arkose or quartzite at the base of the bed to fine-grained slaty material at the top. Such a change in grain size may be observed across several successive beds.

Boulder conglomerate occurs only at or near the base of the sedimentary series, but narrow bands of pebble conglomerate are found occasionally with the arkosic sediments between Pipestone and Sucan lakes. A splendid exposure of conglomerate occurs on a small island on the south side of Canoe bay in Esou



Specimen (one-half natural size) of black graphitic quartzite (?), containing spherical cavities, obtained on the portage from Manitou stretch to Alonghill lake.

lake. At this point the conglomerate contains boulders and pebbles of greenstone, granite, porphyry, vein quartz, and chert. Approximately 40 per cent. of the pebbles are greenstone similar in composition to the underlying basic lavas of the Keewatin series. The sorting is poor. Boulders of granite up to 18 inches in diameter occur in the conglomerate. The smaller pebbles are often well-rounded, while the larger are generally subangular or angular in shape. The matrix of the conglomerate is a coarse-grained arkose.

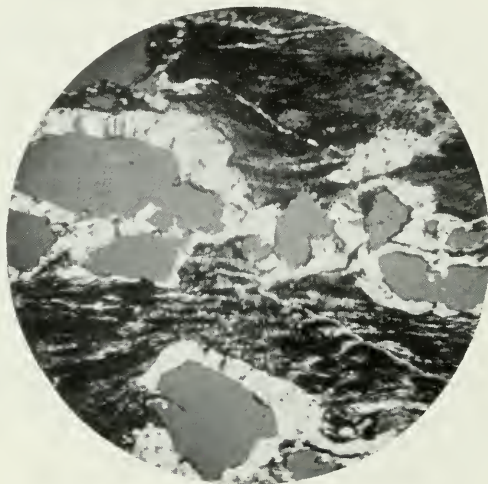
Graphitic Quartzite (?)

In a few places throughout the area the contact between the sedimentary series and the lavas is marked by the occurrence of a most peculiar, black, graphitic rock, which contains numerous spherical cavities (vesicles). It carries a sufficient amount of native graphite to soil the fingers on handling. Owing to the fact that it is a rather soft rock and weathers rapidly, no outcrops were observed, and its relationship to either sediments or lavas could not be exactly determined. It may be seen in place in old test pits on the portage from Manitou

stretch to Alonghill lake and also on the south and east sides of Sucan lake. Weathered boulders and fragments of this rock lying along the lake shore appear somewhat like ordinary dark-coloured coal "clinkers."

Freshly broken rock specimens show a dense, black, slatelike groundmass. At irregularly located zones in the rock spherical cavities occur. Some have very minute dimensions, and others are half an inch in diameter. The greater number of these are empty, but some are filled with a framework of delicate graphite flakes. In the Sucan lake material an occasional vesicle is filled with pyrite or marcasite. The spherical cavities are often enclosed by a narrow rim of quartz.

Thin sections show the rock to be composed entirely of quartz, graphite, and a few tiny flakes of sericite. The groundmass consists of small quartz grains, which, in some sections, are surrounded by a rim of graphite. Some



Photomicrograph of graphitic quartzite (?) showing vesicles (grey) surrounded by a rim of quartz (white). The dark groundmass consists of graphite and fine-grained quartz. (Partially crossed nicols, $\times 10$.)

pieces of graphite are interstitial between quartz grains. Sometimes alternate bands of quartz and graphite may be observed. It is very probable that the quartz and graphite in the groundmass were deposited simultaneously. Around the periphery of the vesicles small columnar quartz crystals are radially arranged (see photomicrograph above). These form a part of the quartz veinlets that run throughout the groundmass in an irregular fashion. All of this later generation of quartz was introduced after the consolidation of the rock. Sometimes graphite is seen in a vesicle within the enclosing rim of quartz crystals.

A chemical analysis was obtained of a typical specimen of the fresh rock from an old test pit on the portage from Manitou stretch to Alonghill lake. The analysis is given in the first column, and shows the rock to have a composition similar to that of quartzite, if the carbon is disregarded. For purposes of comparison two other analyses, one of quartzite and the other of quartz schist, from other localities are included in the second and third columns.

	No. 1	No. 2	No. 3
	per cent.	per cent.	per cent.
SiO ₂	92.14	92.00	91.65
Al ₂ O ₃	2.61	4.21	1.59
Fe ₂ O ₃.....	.13	1.80	3.57
FeO.....	1.58	.....	.21
MgO.....	.30	.....	.17
CaO.....	.33	.04	none
Na ₂ O.....	.14	.16	.07
K ₂ O.....	.25	1.16	1.93
H ₂ O.....	.29	.96	.60
TiO ₂.....	.05	.14	.13
P ₂ O ₅	trace	.21	none
MnO.....	.02	.....	trace
CO ₂.....	.30	.....	.....
C.....	1.98	.....	.....
S.....	.35	.....	.....
Total.....	100.47	100.68	99.92

Sample No. 1—Graphitic quartzite (?), Manitou stretch. Analysis by Provincial Assay Office, 1934.

Sample No. 2—Quartzite, South Mountain, Pennsylvania; F. Bascom, U.S. Geol. Surv., Bull. No. 136, 1896, p. 34.

Sample No. 3—Quartz schist, Stevenson station, Maryland; U.S. Geol. Surv., Bull. No. 150, 1898, p. 302.

It is difficult to find a satisfactory explanation of the origin of this rock. Its composition indicates that it might be a carbonaceous sediment or even vein material. Lawson¹ and Parsons² have described a rock of exactly similar appearance that occurs on Corkscrew island and southwest of Zig-zag point on the Lake of the Woods. Lawson named this rock "carbonaceous schist" and states that a specimen was analysed and found to contain 5.77 per cent. of carbonaceous matter.³ He suggests that the confining of gas may have been responsible for the formation of the spherical cavities. Parsons has suggested that, "The vesicular structure can probably be best explained by the expansion of gaseous matter in the rock, and is probably due to the coking of carbon compounds, which may have been coal-like deposits or an asphalt vein filling."⁴

Structure of the Timiskaming Series

Folding.—The Timiskaming series consists of three isolated belts of sedimentary rocks, all of which have been closely folded. These belts are roughly on the same strike, and it is possible that they are remnants of a once continuous body of sedimentary rocks. If this surmise is correct, cross-folds in the formation have elevated those portions now missing to a point where they were subsequently removed in the general peneplanation of the country. The area of granite around Bretz lake suggests a doming of the greenstones and any possible sediments in this vicinity, thus separating the bodies of sediments now found on either flank. The nose of granite on the north side of Straw lake suggests a cross-fold in the formation between the sediments on Lou and Sucan lakes.

These isolated belts of sediments are interpreted as canoe-shaped synclinal remnants lying stratigraphically above the lavas and pyroclastics of the Keewatin. The synclines are so closely folded that the dip of the beds generally varies only

¹A. C. Lawson, Geol. Surv. Can., Vol. I, pt. CC, 1885, pp. 58, 59, 124.

²A. L. Parsons, Ont. Bur. Mines, Vol. XXII, pt. 1, 1913, p. 221.

³A. C. Lawson, op. cit., pp. 58, 59.

⁴A. L. Parsons, op. cit., p. 222.

a few degrees from vertical, and often they are slightly overturned. Such intense folding was naturally accompanied by other disturbances, and locally the beds are drag-folded, fractured, and faulted. In places differential movement between the softer slaty portions and the more competent arkosic phases of beds has resulted in fracture cleavage being developed in the slates (see photograph below). The relation of this secondary cleavage to the bedding is a useful criterion for determining the tops and bottoms of beds. Gradation in grain size, from relatively coarse-grained arkose at the bottom of a bed to very fine grained slate at the top, is occasionally seen.



Specimen of Timiskaming sediments (natural size) from Manitou stretch, showing the relation of fracture cleavage (oblique) to bedding (vertical). This structure was developed by differential movement between beds during the folding of the sediments.

A rather detailed study was made of the structure of the sediments in the vicinity of Esos lake (see Fig. 2). These are considered to form the southern limb of a syncline, the northern part of which has been removed by a fault along Manitou stretch. At both the east and southwest ends, the sediments nose out sharply, and bedding may be traced at intervals around the nose of the fold. A section across the sedimentary series from Canoe bay to Manitou stretch shows a basal conglomerate, which lies adjacent to massive lavas and contains a large number of water-worn pebbles of the older greenstone. North of the conglomerate the cleavage and bedding relationships in the slate, arkose, and quartzite indicate that the tops of the beds always face north.

The belt of sedimentary rocks that has been traced from Sucan to Pipestone lakes has not been completely mapped, so that it is impossible to make any conclusive statements concerning its structure. The structural data available,

however, suggest that this is the eastern extremity of a syncline area of sediments, the axis of which plunges westward from Sucan lake, where the sediments nose out rather abruptly.

Faulting.—As already indicated, the sedimentary rocks on Esos lake represent the south limb of a syncline. This implies that the northern portion must have been removed by faulting. Concrete evidence of faulting is found on the small islands opposite the logging camp in Manitou stretch. Here, well-stratified sediments strike N. 40° W., yet directly along the strike on the adjoining mainland

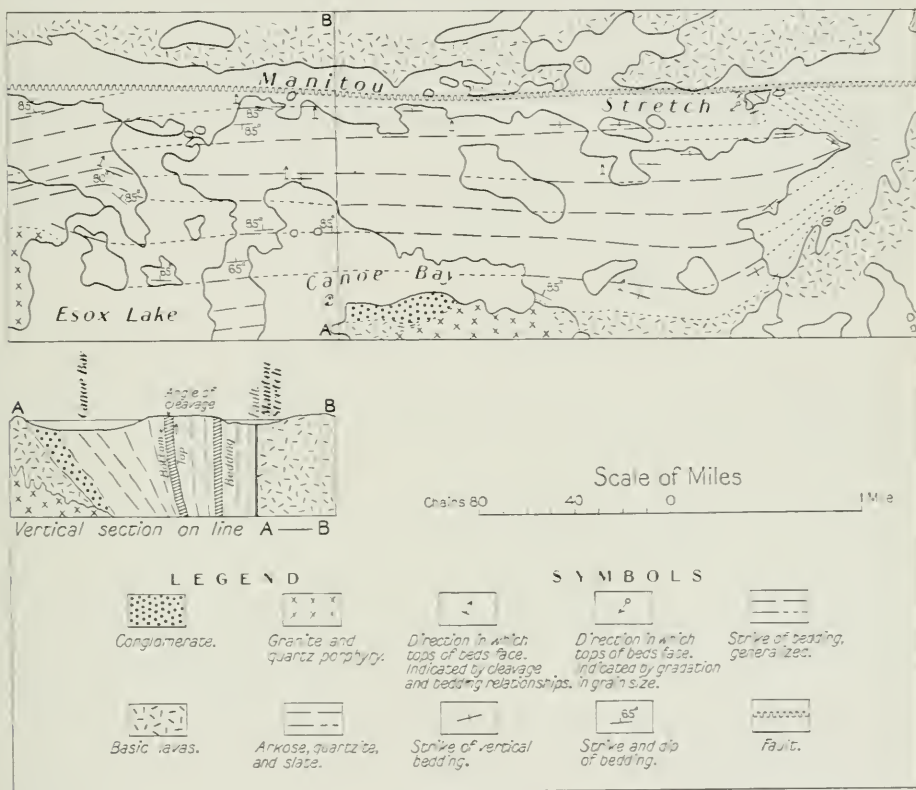


Fig. 2—Diagram showing structure of sediments in the vicinity of Esos lake.

massive basic lavas are found. This situation can only be explained by a fault. The fault truncates the strike of the sediments at an angle of 50 degrees at this point. The fault is expressed topographically by the straight and narrow east-west-trending valley occupied by Manitou stretch.

Correlation

The sedimentary series lies stratigraphically above the Keewatin rocks and corresponds with rocks of Timiskaming age found elsewhere in Northern Ontario. The structure and lithology of these sediments is similar to that of the Seine series which Lawson¹ has described in the Rainy lake country to the south. The presence of a basal conglomerate containing boulders of the underlying

¹A. C. Lawson, op. cit.

greenstones indicates a period of erosion and is evidence of an unconformity between the Keewatin and Timiskaming rocks.

A similar belt of sediments of Timiskaming age was found in the Manitou-Stormy Lakes area to the north and was given the specific name of Manitou series.¹ It is possible that the Manitou series and the Timiskaming rocks discussed in this report may have once formed a continuous belt. However, the specific name of Manitou series has not been used for the assemblage of sedimentary rocks in the Straw-Manitou Lakes area. It seems expedient to discontinue this name, since the sediments have been traced beyond the confines of the Manitou country and, in addition, the term Timiskaming is sufficient to locate their position in the stratigraphic column.

The sedimentary series described in this report differs lithologically from the Timiskaming sediments in the adjoining Manitou-Stormy Lakes area in two respects: (1) There is a marked paucity of conglomerate in the sedimentary belts to the south in sharp contrast to the abundance of this rock in the vicinity of Upper Manitou and Stormy lakes. (2) No volcanic tuffs and agglomerates are found with the sediments in the southern area. In the Manitou-Stormy Lakes area a certain amount of these pyroclastics are intimately associated with the sedimentary rocks.

Pre-Algoman Intrusives

A few small areas of basic intrusives intersect the Keewatin greenstones and Timiskaming sediments. The rocks consist of gabbro, diorite, and quartz diorite, all of which are somewhat altered. Often it is almost impossible to distinguish these from coarse-grained phases of basic lava flows. This is especially true in isolated outcrops where relationships cannot be observed. In certain places, however, a definite intrusive contact may be seen. Dikes and irregular masses of diorite cut the sediments east of Canoe bay in Esox lake.

These intrusives are grey to greenish-grey in colour and of medium- to fine-grained texture. Under the microscope they exhibit a granitic texture. The feldspars are generally so decomposed that they cannot be accurately determined. The constituent minerals are chiefly altered orthoclase and plagioclase, and carbonate, sericite, and leucoxene. The original ferromagnesian minerals are largely altered to chlorite.

An occasional lamprophyre dike occurs in the area. These are generally too small to be shown on any geological map. They intersect the Keewatin greenstones and Timiskaming sediments, but their relationship to the Algoman granite and porphyries could not be determined. The lamprophyres are dark-coloured, rather fine-grained rocks containing much mica, usually biotite.

Algoman

Granites and Gneisses

So far as could be ascertained, all the acid plutonic rocks within the map area are part of the same batholithic intrusion, although there is often a considerable variation in composition and a gradation from one type to another. On Esox lake granite is intrusive into the Timiskaming sediments and is thus Algoman in age. The age of the remainder of the granite in the area cannot be so definitely stated, but in all probability it is also part of the same Algoman batholith.

¹Jas. E. Thomson, *op. cit.*, p. 13.

The rock may be generally described as a medium- to coarse-grained granite, generally massive but occasionally gneissoid. It ranges from grey to pink in colour. The proportion of hornblende to biotite varies with the locality, the hornblende variety being more abundant near the greenstone contacts.

Near the borders of the granite areas there is often a gradation to other rock types. In the stock on Esos lake the granite grades into a quartz porphyry. On the northeast side of Straw lake and eastward along the contact a grey quartz porphyry containing a large amount of free quartz occurs across a width of from 200 to 300 feet. To the north this grades into massive red granite.

In several places the contact between granite and the older greenstone is not well defined, but rather a contact complex is developed over a considerable area. For example, on Bluffpoint lake a contact zone containing granite, granodiorite, gabbro, and greenstone, sometimes recrystallized to amphibolite, occurs across a width of approximately one mile. The transition is roughly from granite to granodiorite and from granodiorite to gabbro near the greenstone body. A large number of inclusions of greenstone are found in the basic marginal phase of the batholith. It seems quite possible that assimilation of large amounts of the older lavas is responsible for the increasing basicity of the intrusive at the contact. On Konigson lake similar difficulty is encountered in any attempt to delineate the contact. The Keewatin rocks near the contact are agglomerate and tuff, which in places are altered to a fine-grained biotite gneiss and injected with granitic dikes. The contact phase of the granite is a dark-grey granodiorite containing inclusions of the gneissic greenstone. This contact phase is cut by pegmatitic dikes, which are probably later injections from the same magma that produced the granite.

On the original geological map of the area, McInnes¹ has differentiated the various phases of the batholithic intrusives on the basis of relative predominance of biotite or hornblende. The areas of "hornblende granite gneiss" occur near the older greenstone belts, while the biotite variety is found in the central part of the batholith. In a marginal note it is stated that there is a gradual transition from one type to another. In the adjoining Kakagi Lake area, Burwash² has found that at Atikwa lake the border phase of the granite, named "hornblende-biotite gneiss or granodiorite" on the geological map, is an older rock and is intruded by a younger "red biotite gneiss." At Bluffpoint and Konigson lakes the contact relationships of this same area of granite, as described above, suggested to the writer that the more basic marginal phase of the granite batholith is due either to differentiation within the granitic magma or to assimilation of large amounts of basic lavas near the contact. The latter theory is the more tenable, owing to the large number of xenoliths in the contact complex and the variety of rock types developed in this zone.

Under the microscope granites from several different points in the area show the characteristic mineral assemblage of such rocks. A thin section of granodiorite from the central part of Bluffpoint lake contains quartz, orthoclase, oligoclase, hornblende, biotite, epidote, magnetite, and apatite. The proportion of orthoclase to plagioclase is within the limits set for granodiorite.³ A thin section of a more basic phase of the batholith near the greenstone contact on Bluffpoint lake shows the rock to be a normal gabbro. The feldspar is predominantly labradorite with a little orthoclase. Augite, hornblende, and biotite are the femic minerals, and magnetite and apatite are accessory constituents.

¹Wm. McInnes, Manitou Lake sheet, Geol. Surv. Can., map No. 720, 1902.

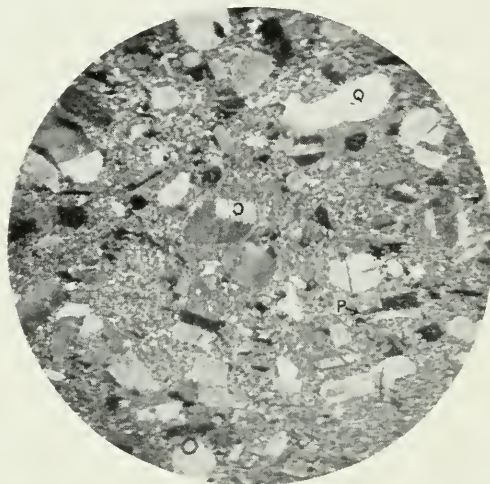
²E. M. Burwash, Ont. Dept. Mines, Vol. XLII, pt. 4, 1933.

³W. Lindgren, Amer. Jour. Sci., Vol. IX, 1900, p. 269.

Acid Porphyries and Aplite

As already stated, the granite in places grades laterally into quartz porphyry. This is identical with the quartz porphyry that occurs in the form of dikes and irregular masses in the older greenstones and sediments. It is thus quite evident that the various porphyries and the granite are closely related and that all were produced from the same parent magma.

Quartz porphyry is by far the commonest type of these intrusives. It occurs largely as dikes, which were injected parallel or nearly parallel to the strike of the foliation in the adjoining rocks. Most of the dikes are less than 50 feet in width. The quartz porphyry is typically a greyish or cream-coloured rock, generally rather massive but sometimes schistose, and almost always distinguished from the other porphyries by the presence of distinct "eyes" of quartz. Feldspar porphyry differs from the quartzose variety only by the occurrence of feldspar phenocrysts instead of quartz.



Photomicrograph of typical quartz porphyry showing phenocrysts of quartz (Q), orthoclase (O), and oligoclase (P) in a fine-grained groundmass. (Crossed nicols, $\times 10$.)

Granite porphyry differs from those already mentioned in that the phenocrysts occur in a rather coarsely crystalline or granitic groundmass. A dike of typical granite porphyry is found on Fahey lake. Quartz eyes up to a quarter of an inch in diameter occur in a pinkish-coloured groundmass with granitic texture. A stock of granite porphyry on Furlonge lake exhibits perfect crystals of pink orthoclase up to an inch in length in a granitic groundmass.

In the vicinity of Straw lake it is sometimes difficult to distinguish between intrusive porphyries and extrusive rhyolites and trachytes. They both have a grey or cream colour. In general, the acid lavas are much schisted, whereas the porphyries are fairly massive. Rhyolites with eyes of quartz are seldom seen, so that the presence of distinct quartz phenocrysts is always suggestive of the intrusive rock. The fact that there are two distinct ages of acid rocks in this vicinity is proved at several places south of Straw lake. The relationship is well shown a short distance west of the portage to Sucan lake. Here, a fine-grained, greyish-coloured acid lava with flow structure is intersected at about

right angles to the schistosity by a massive quartz porphyry dike containing distinct quartz phenocrysts. Study of a thin section of the acid lava showed it to be a rhyolite.

Some porphyry dikes contain a large amount of quartz. This is generally present as a network of small veins and stringers. The pattern formed by these veinlets suggests that they occupy tension cracks which were developed by shrinkage of the dike on cooling. Tourmaline and carbonate is sometimes associated with this quartz, and gold has been found in it.

On Esos lake the quartz porphyry is brecciated in places. This is especially noticeable south of the entrance to Canoe bay. The brecciation is quite pronounced near the sediments and gradually diminishes in amount away from the contact, until finally this rock type passes into ordinary massive quartz porphyry. The fragmental appearance is very noticeable owing to the presence of dark-coloured material in the matrix between the fragments of light-coloured porphyry. At the east end of Canoe bay the fragments in the porphyry are sometimes fairly well rounded, and the rock has the appearance of a pseudo-conglomerate. The origin of this brecciated porphyry was not exactly determined. However, the fact that it occurs at the periphery of the intrusive and gradually diminishes at increasing distance from the contact suggests that the breccia is related to shrinkage adjustments during the original consolidation of the magma rather than to later disturbances produced by diastrophic movements.

Aplite occurs in the form of dikes and irregular masses, but is not often found. It is generally a dense, reddish, fine-grained intrusive and is a finely crystalline equivalent of the granite. For this reason it is largely confined to the contact zone and is injected as a series of dikes which run parallel to the foliation of the intruded rock. Such aplitic dikes are commonly found in the belt of schisted lavas adjoining Reefer lake.

On a point on the southwestern side of Lower Manitou lake there is a small area of fine-grained greyish aplite, which grades southward into a rock with a more granitic texture. Microscopic examination shows the latter rock to be a quartz monzonite containing orthoclase, andesine, quartz, and ferromagnesian minerals, which are almost completely altered to chlorite. No well-defined intrusive contact could be found. As only a small amount of this rock was found it is included with the Algoman intrusives, but it resembles the older Laurentian intrusives found in the adjacent Manitou-Stormy Lakes area.¹

Under the microscope the porphyries show distinct phenocrysts of quartz, orthoclase, and plagioclase (basic oligoclase to acid andesine) in a groundmass of quartz, feldspar, sericite, magnetite, chlorite, and carbonate. The quartz porphyry from Esos lake exhibits considerable granulation of phenocrysts due to shearing of the rock. Porphyries from other localities are not altered to any extent.

Keweenawan(?)

On the east side of Esos lake a dark-coloured diorite dike intersects the stock of granite and quartz porphyry. It is probably a part of the Keweenawan basic intrusives. The rock contains orthoclase, microcline, andesine, biotite, hornblende, and muscovite, and shows little alteration.

Pleistocene and Recent

There are no very extensive drift-covered sections in the area, but small patches of sand and clay soil occur everywhere in the depressions. Occasional

¹Jas. E. Thomson, *op. cit.*, p. 11.

areas of boulder clay, ground moraine, and low drumoidal hills of drift material were produced by the continental glaciation. The effects of glacial carving are everywhere in evidence. Glacial striae and grooves show the direction of ice movement to have been S. 20° W. to S. 50° W.

ECONOMIC GEOLOGY

Nature of the Gold Deposits

Gold is the only metal that has been found to date in commercially valuable deposits within the Straw-Manitou Lakes area. It occurs chiefly in quartz veins located in Keewatin lavas and fragmentals, but has also been found in porphyry masses. Pyrite, chalcopyrite, molybdenite, sphalerite, and galena are sulphides associated with the quartz veins. In places, they also contain carbonate and small amounts of tourmaline. Native gold occurs in the vein quartz and in the schistose wall rock. A small amount of the gold is carried in the sulphides associated with the deposits, but the larger part is lodged in the quartz between the sulphide crystals. The bismuth telluride, tetradyomite, occurs on the Mosher-Grozelle discovery at Straw lake.

The gold deposits that have been uncovered to date are usually found in close proximity to bodies of Algoman porphyries, and there is every reason to believe that they are genetically related to these intrusives.

Prospecting Conditions

From a standpoint of working conditions, prospectors will find the area probably better than the average for Northern Ontario. All parts of the country are readily accessible by convenient canoe routes, rock outcrops are plentiful, and bush travelling is not especially difficult.

As previously mentioned, the gold deposits are genetically related to Algoman porphyritic intrusives. It thus seems only logical to assume that those areas containing schistose or fractured Keewatin lavas or Timiskaming sediments that are intruded by porphyries or related rocks should be of most promise to prospectors. The Straw lake section displays these theoretically ideal geological conditions. In the vicinity of Straw, Floyd, and Mister lakes the acid lavas are highly schistose, and in the greenstones and sediments between Straw and Kaiarskons lakes porphyry intrusives are quite numerous. Previous to the summer of 1933 this area does not seem to have received much attention from prospectors.

In the vicinity of Grave lake porphyry dikes intersect the massive greenstones and quartz veins occur. Some claims were staked in this neighbourhood many years ago. Most of the veins are of white vitreous quartz; some of them contain pyrite, chalcopyrite, and molybdenite in small amounts. Three grab samples were taken from the most promising-looking material in three different veins on the shore of Grave lake. None of these gave any gold values when assayed.

A number of porphyry dikes are found around the southern part of the large expanse of Lower Manitou lake. The greenstones are sometimes well sheared in this section, and some quartz veins may be seen. Most of those observed were small and practically unmineralized. It is known that gold was found in small amounts at the Barker mine (H.W. 339), located west of Barker bay, and at the Petrie mine (H.W. 515), situated west of Reefer lake. These were prospected around 1900, but no bodies of gold ore were ever found.

In the vicinity of Esos lake a stock of quartz porphyry and granite intrudes the sediments and greenstones, but very little mineralization was observed.

Massive sulphide bodies occur in a few places throughout the area. They are chiefly pyritic replacement masses in the greenstones, but sometimes pyrrhotite and a trace of chalcopyrite are found with the pyrite. Several lenticular masses of almost solid sulphides are found on Furlonge lake near a stock of granite porphyry. A little sulphide mineralization was also noticed in the porphyry near its southeastern margin. A considerable amount of surface trenching was done on these sulphide bodies several years ago. It is said that the investigators were endeavouring to develop a pyrite deposit. The largest exposure of sulphide mineralization occurs on the southwestern shore of the lake. It occupies an irregular area about 60 feet in length and 25 feet wide. A grab sample of this material contained no gold values. Magnetic disturbance in the greenstone area near the granite contact north of Kaiarskons lake suggests the possible occurrence of covered bodies of similar sulphides. Southwest of Sucan lake on the shores of a small lake near the Kenora-Rainy River boundary a zone of sulphides was found near a porphyry dike. Prospectors have reported that when this sulphide material was thoroughly roasted and carefully panned one or two gold colours were seen, but a grab sample taken by the writer from this location gave no gold value when assayed.

A few siliceous carbonate zones occur in the basic lavas throughout the area. These outcrop as rusty bands, owing to surface oxidation of the ankerite. They sometimes contain veinlets of quartz and traces of pyrite and chalcopyrite. A band of siliceous carbonate rock, 8 to 10 feet wide, runs across some of the islands in the northern part of Dogfly lake. A grab sample of this material was assayed but contained no gold.

In the vicinity of Harris, Dogfly, and Vista lakes, and Manitou stretch the lavas are generally massive, and granite and porphyries do not intrude the greenstones to any extent. Little evidence of mineralization was observed in these localities.

Description of Properties

OLD MINING LOCATIONS

Barker Mine

The Barker mine was located on claim H.W. 339 about a mile west of Barker bay on Lower Manitou lake. In 1899 a shaft was sunk 62 feet, and some surface trenching was done.¹ There is little evidence of any vein or mineralization. Some white quartz stringers may be seen in the old trenches.

Petrie Mine

In 1899 a shaft was sunk 60 feet on a quartz vein on claim H.W. 515 by D. C. Petrie and associates.² This property is located about half a mile west of Reefer lake. At the shaft a vein of white vitreous quartz may be traced 250 feet. The vein occurs in fine-grained gneiss and chlorite schist, both of which are cut by an occasional aplite or granite dike. South of the shaft the vein is 4 or 5 feet wide. No mineralization was noted in the vein or in the broken quartz on the dump. An assay sheet of 13 samples, taken from the shaft in 1900, was submitted to the writer by D. C. Petrie. This shows gold values ranging between 0.096 and 0.330 ounces per ton.

¹Jas. A. Bow, Ont. Bur. Mines, Vol. IX, 1900, p. 63.

²Ibid, p. 63.

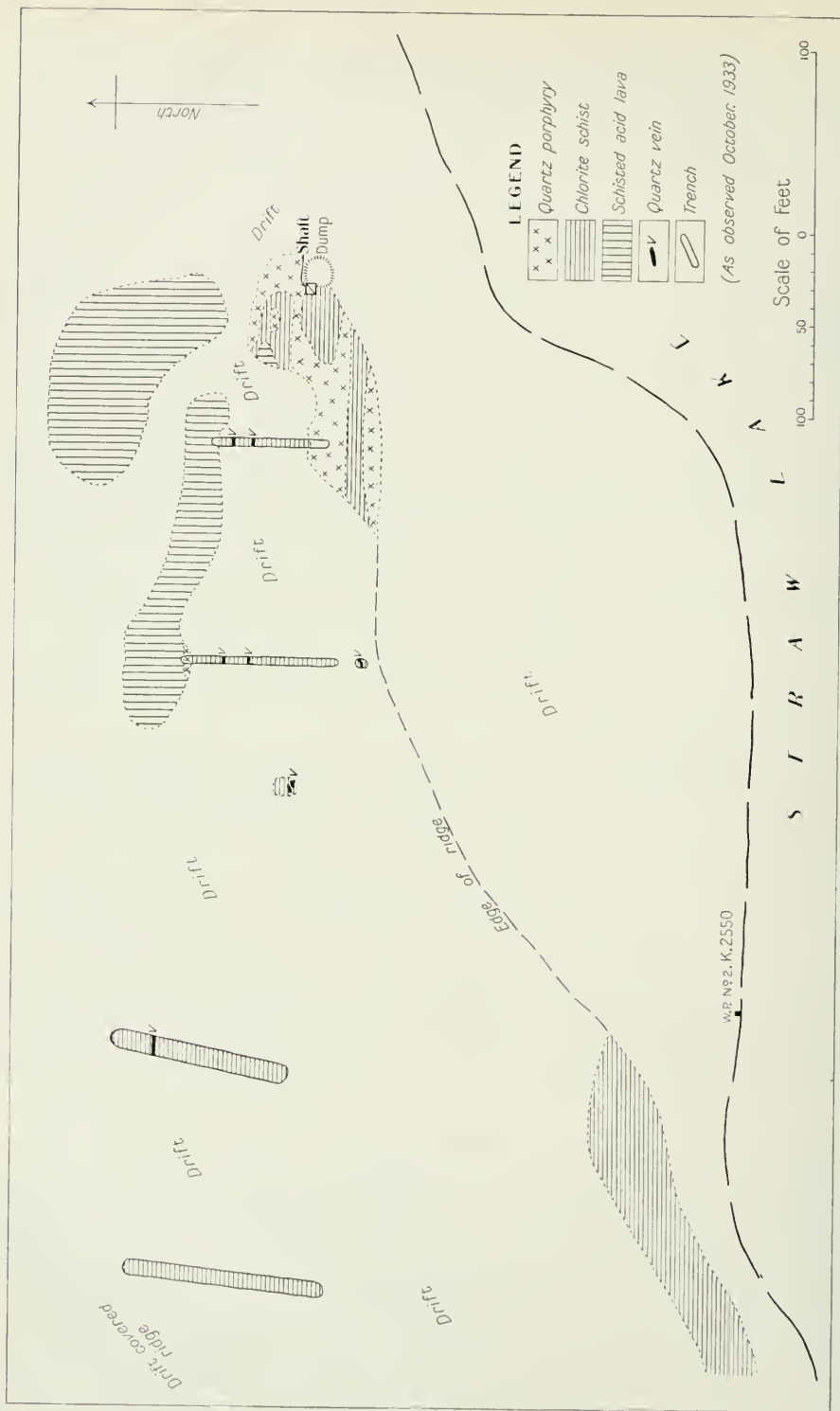


Fig. 3—Geological sketch map of the showings on the Konigson claims, Straw lake.

Gold Standard Mine

The Gold Standard mine is located on a small peninsula on the northwest side of Nelson lake (claim H.W. 271). During 1902 and 1903 a shaft was sunk 95 feet and some crosscutting was done.¹ The only surface exposure of the vein is in a shallow test pit near the water's edge, about 25 feet from the shaft. The vein strikes north and south and is about 6 feet wide. The vein material is white vitreous quartz containing a little black tourmaline and some carbonate. On the dump near the shaft an occasional piece of quartz can be found which contains pyrite and chalcopyrite in fracture zones. A picked sample of the best mineralized quartz on the dump assayed 1.80 ounces per ton in gold. There is no sign of the vein at the collar of the shaft, and Carter states that it was not picked up underground in the shaft or crosscut.

The rock in the vicinity of the vein is massive gabbroic greenstone interbanded with agglomerate and is intersected by two narrow quartz porphyry dikes near the shaft.

STRAW LAKE SECTION²

Konigson Claims

Edward Konigson owns two mining claims, K. 2,549 and 2,550, on the north shore of Straw lake. A short distance from the water's edge Mr. Konigson was able to pan gold from a narrow rusty sheared zone at the contact of chlorite schist and an irregularly shaped mass of intrusive quartz porphyry. A shaft was sunk to a depth of about 40 feet at this location. At about 10 feet from the surface a quartz vein and mineralized schist were intersected. The vein material, which widens rapidly and at a depth of 30 feet is 9 feet wide, consists of quartz, carbonate, and schist, all rather heavily impregnated with pyrite, and a trace of chalcopyrite, and carries commercial values in gold.

This showing was examined in the spring of 1933 by Wm. ("Hardrock Bill") Smith and optioned by him for T. H. Rea, of Toronto. Surface trenching was carried on west of the shaft, revealing a sheared zone striking E. 10° S. in chlorite schist. It contains small irregular masses and stringers of quartz and carbonate with a trace of sulphides. A little gold is reported to have been panned from some of this, but it is quite different from the vein material encountered in the shaft. A grab sample of heavily mineralized sulphide ore taken from the shaft by the writer assayed 2.65 ounces of gold per ton.

Microscopic examination of polished samples of typical ore, consisting of chlorite schist and quartz both heavily mineralized with pyrite, shows a considerable amount of fine-grained, pale-coloured gold. By far the greater proportion of the gold is lodged in the quartz between crystals of pyrite. Small blebs of gold are also observed within the sulphide. Some of the pyrite crystals are fractured.

The option of T. H. Rea on this property was dropped during the early months of 1934.

The rocks on the Konigson claims are chiefly interbedded acid and basic lava flows, which are generally sheared and are intersected by a few masses of quartz porphyry. The gold ore in the shaft is undoubtedly genetically related to the nearby irregular mass of quartz porphyry.

¹W. E. H. Carter, Ont. Bur. Mines, Vol. XIII, pt. 1, 1904, p. 68.

²A more detailed description of some of these properties will appear in a later report covering field work in 1934.

Mosher-Grozelle Claims (Straw Lake Beach)

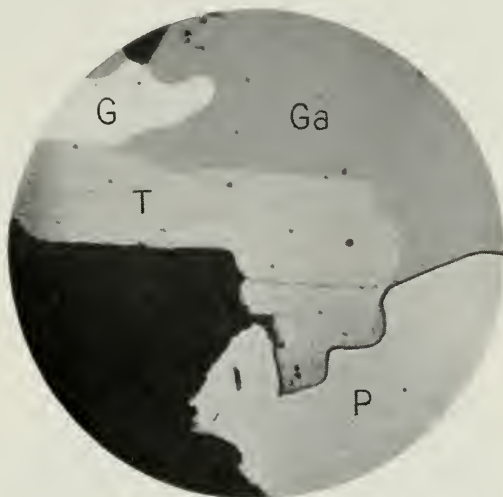
A gold discovery was made on the south side of Straw lake in July, 1933, by Murdock Mosher and Fred Grozelle. On a ridge about 10 chains south of the lake shore (claim K. 3,944), they located a quartz vein in a sheared zone in acid lava and agglomerate. This sheared zone strikes N. 80° E. and dips about vertically. Surface development on the vein was carried out during the summer and autumn. By the time of the fall freeze-up, gold had been found by stripping and trenching at intervals for a distance of 675 feet along the main sheared zone.



Specimen of typical gold-bearing vein material (one-half natural size) from the Konigson shaft, Straw lake. The quartz (white) is heavily mineralized with pyrite. This particular sample assayed 2.65 ounces of gold per ton.

Between the trenches on the east and west end, any vein material that may be present was covered by several feet of overburden for a distance of 338 feet. On the east end, a section of the vein is close to, but not directly on, the strike of the western portion of it. The vein material in the showing consists of mineralized quartz and schist containing pyrite, chalcopyrite, galena, a bismuth telluride, and native gold. Traces of magnetite and sphalerite are found by microscopic examination of the ore. In several places along the exposed part of the vein visible gold has been found, closely associated with the telluride. Some samples show rather spectacular amounts of native gold, which occasionally occurs in coarse fragments.

The vein quartz is generally a white or creamy-white colour but on the weathered surface is reddish, due to the oxidation of sulphides. It is somewhat fractured and contains variable amounts of sulphides. At the extreme western end the quartz is only 2 to 4 inches in width. The wall rock is chlorite and



Polished section of ore from the Mosher-Grozzelle vein, showing the association of pyrite (P), tetradymite (T), galena (Ga), and gold (G). The black portions are gangue. Narrow bands of galena may be seen within the tetradymite. ($\times 160$.)

sericite schist containing pyrite. This section does not carry commercial values in gold.

Farther east a section of the vein has been exposed continuously for about 75 feet, and a pit 6 feet in depth has been sunk at the spot where the vein disappears under drift. In this section, the vein is in the form of a lode. The main quartz leader has a maximum width of 25 inches, but it branches into a

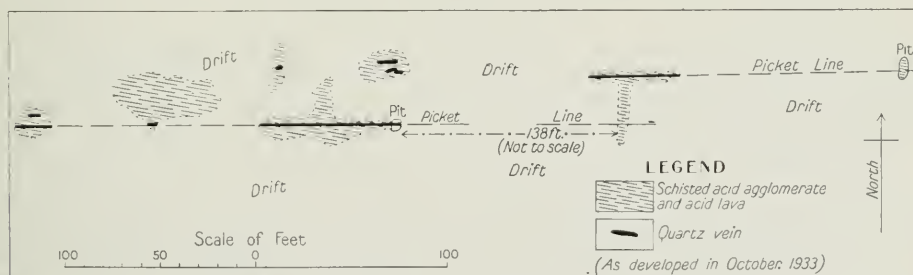
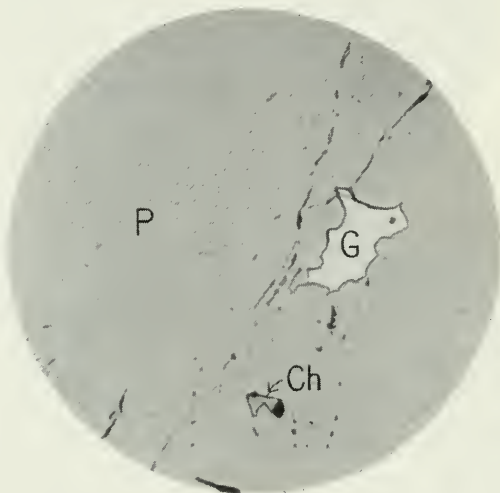


Fig. 4—Geological sketch map of the showing on the Mosher-Grozzelle claims, Straw lake.

number of irregularly connected masses of quartz 3 to 6 inches in width. Silicified sericite and talcose schists occur with the quartz. The quartz contains some pyrite and a trace of chalcopyrite. Native gold may be seen in the fractured quartz along with the soft greyish-white telluride. The silicified schist is impregnated with fine sulphides.

The widths of this vein material that may make ore will necessarily be determined by sampling rather than limited by any geological boundaries. Sampling in this section indicates that the quartz carries much better values than the schist. Channel samples taken by Mr. Mosher revealed values all the way from 0.02 to 0.1 ounces per ton in gold for varying widths of mineralized schist, and the best section of the quartz assayed 1.52 ounces across 25 inches.¹ A channel sample across 43 inches of vein material averaged 0.96 ounces per ton in gold. Other samples show values of 0.34 ounces across 21 inches; 0.14 ounces across 54 inches; and 0.20 ounces across 46 inches.

About 300 feet east of the above location vein material has again been picked up. The main quartz vein is 18 to 21 inches in width and contains sulphides, native gold, and telluride. A channel sample across 21 inches of quartz assayed 2.37 ounces per ton in gold, and in a pit 5 feet deep a similar



Polished section of ore from the Mosher-Grozzelle vein, showing the association of pyrite (P), chalcopyrite (Ch), and gold (G). The dark lines are fractures in the pyrite. ($\times 160$.)

sample ran 0.58 ounces across 3 feet 4 inches. The walls of the vein are silicified sericite schist well mineralized with pyrite. A channel sample across 4 feet 10 inches of this schist assayed 0.07 ounces per ton in gold. A seam $1\frac{1}{2}$ inches wide in this material carries a large amount of native gold and telluride.

The telluride in the ore has been identified by J. Ellis Thomson as tetradymite. In hand specimens it is a very soft mineral with a steel-grey colour. It has a metallic lustre and one well-defined cleavage. The tetradymite is almost always closely associated with native gold. Professor Thomson made an examination of the gold ore from this property for the writer and reported as follows:²—

Four specimens of the ore from the Mosher-Grozzelle vein at Straw lake were examined in polished section under the microscope. In two of these tetradymite and galena were the main metallic minerals, with pyrite, chalcopyrite, and native gold present in minor quantities. In the other two, pyrite is the chief metallic mineral; smaller quantities of galena, sphalerite, tetra-

¹All visible gold was removed from the samples. The values are published by kind permission of W. E. Segsworth.

²Written communication.

dymite, magnetite, chalcopyrite, and native gold are also present. These metallic minerals are associated with a mixed quartz, sericite, and carbonate gangue.

The modes of occurrence of the metallic minerals are as follows: Pyrite occurs as rounded crystals or crystal fragments of cubic habit, sometimes showing a rough cubic cleavage, and is disseminated through the quartz gangue; magnetite, as ragged remnants of small granular areas scattered through the quartz gangue; sphalerite and chalcopyrite, as small blebs or short stringers, the former in the quartz gangue and the latter in the quartz or carbonate gangues and in a few of the larger pyrite crystals; tetradymite, galena, and native gold, along with carbonate, form the filling of small fractures in the quartz gangue. They also occupy fractures in the larger pyrite crystals, but to a much lesser extent. The galena, which was not observed with the pyrite crystals, occurs as replacement remnants associated directly with the replacing mineral, tetradymite.

So far as can be judged from the examination of these four specimens, the order of mineral depositions seems to have been as follows:—

1. Pyrite and magnetite.
2. Quartz.
3. Carbonate and sphalerite.
4. Galena.
5. Tetradymite and chalcopyrite.
6. Native gold.

There must, however, have been some overlapping of the first two of these stages, while the last three were undoubtedly nearly contemporaneous.

A chemical analysis of the purest sample of tetradymite that was obtained from the showing was made at the Provincial Assay Office. Owing to the intimate association of gold and telluride, it was impossible to remove all the native gold from the sample, but as much as possible was picked out. The chemical composition of the material analysed is indicated below:—

	Per cent.	Molecular proportions	Tetradymite $\text{Bi}_2(\text{TeS})_3$	Pyrite	Gold	Iron oxide
Bismuth.....	26.66	0.128	0.128	.....	.....	.....
Tellurium.....	18.42	.144	.144	.....	.....	.....
Sulphur.....	1.92	.060	.048	0.612	.....	.....
Gold.....	.52	.003	.....	.....	0.603	.....
Iron ¹	4.21	.073	.....	.006	.....	0.067
Lead.....	trace	.....	.....	.....	.....	.....
Silver.....	trace	.....	.....	.....	.....	.....
Mercury.....	none	.....	.....	.....	.....	.....
Antimony.....	none	.....	.....	.....	.....	.....
Copper.....	none	.....	.....	.....	.....	.....
Total.....	51.73 ²	.....	.....	.....	.....	.....

¹Iron is mostly in the oxide form; very little sulphide.

²The remainder of the sample is gangue.

Assuming that all the tellurium is combined with the bismuth, the composition of the tetradymite is calculated to be: 57.2 per cent. bismuth, 39.5 per cent. tellurium, and 3.3 per cent. sulphur.

The rocks on the Mosher-Grozzelle group of claims, K. 3,943-3,946, on the south side of Straw lake are largely schistose acid lavas and fragmentals. These are intruded by quartz porphyry dikes. Microscopic examination of a thin section of the lava from a point about 400 feet south of the vein revealed it to be a rhyolite. In hand samples it is a very fine-grained, light-grey rock. Under the microscope it exhibits a felsitic texture and contains small phenocrysts of orthoclase and a little plagioclase. These are embedded in a fine-grained ground-mass of quartz, feldspar, and some carbonate. Near the southwest corner of claim K. 3,943, the acid lavas are interbedded with the basic variety.

The rock in the vicinity of the vein and to the west is distinctly fragmental, and is very probably a brecciated acid flow. The fragments, which are small

and considerably elongated due to schisting, are of light-coloured material similar to the acid lavas.

Lucy Claims (Straw Lake Syndicate)

In the fall of 1933, Wm. Lucy discovered gold on the south side of Straw lake on claims K. 4,016 and K. 4,017, in a feldspar porphyry dike, which contains a network of quartz veins and stringers. No test pits had been sunk on the showing at the time of the writer's visit. The dike, which intrudes schistose basaltic lava, had been traced a considerable distance by stripping the thin veneer of soil and moss from the surface. It is reported that gold may be panned at several places along the exposed section of the dike.

The eastern exposure of the dike has been traced 150 feet across a ridge. Here it strikes E. 10° S., dips vertically, and is about 7 feet wide. The schist near the contact is mineralized with small cubes of pyrite. The porphyry contains crystals of feldspar up to a third of an inch in length. It is somewhat carbonated and carries some very fine grained sulphides. The quartz is white and contains some carbonate but no sulphides. The quartz veinlets are from 1 to 4 inches in width. A representative grab sample of the quartz from several of these veinlets assayed 0.14 ounces per ton in gold. A similar sample of the mineralized porphyry showed only a trace of gold.

Five hundred and sixty feet across a swamp to the northwest a similar dike, which may be a continuation of the one mentioned above, but which strikes E. 35° S., has been traced 400 feet across a hill. It is about 12 feet wide and is intersected by a number of quartz veinlets. A grab sample of the quartz assayed 0.01 ounces per ton in gold, and a chip sample across 8 feet of porphyry and quartz also carried 0.01 ounces.

MANITOU LAKES SECTION

The properties in this group have been described in a previous report.¹ As development work has been done on a few of these since that time, they were revisited in 1933.

Merrill Claims

During the summer of 1933 Charles Merrill and associates did a considerable amount of development work on claims located about a mile southwest of Upper Manitou lake. In the group there are 9 claims, including the old Swede Boy location, which was worked in 1895. A new vein was uncovered in 1932 about 300 feet east of the Swede Boy vein.

The newly located vein follows a well-defined sheared zone in massive gabbroic greenstone. The sheared zone strikes N. 30° - 35° E. and dips at an angle of 65° to the southeast. At the time of the writer's visit (September), vein material had been picked up at intervals in trenches for a distance of 1,065 feet along the strike.

At the northeast end of the original discovery the main vein is 18 inches wide, but there are quartz stringers in the highly sheared chlorite schist on either wall. The quartz is white and sugary with seams of chlorite running through it. Native gold is found in considerable amount in the quartz, especially in the vicinity of fractures containing chlorite. To the southwest the vein runs into a swamp but is picked up about 600 feet along the strike. A trench 90 feet in

¹Jas. E. Thomson, op. cit.

length at this point reveals quartz and silicified schist across a width of about 10 feet in the sheared zone. This material is impregnated with fine-grained sulphides, principally pyrite with traces of chalcopryrite. Gold can be panned from all parts of the vein at this place, and native gold has been observed. A chip sample taken by the writer across 3 feet of vein material assayed 0.16 ounces per ton in gold.

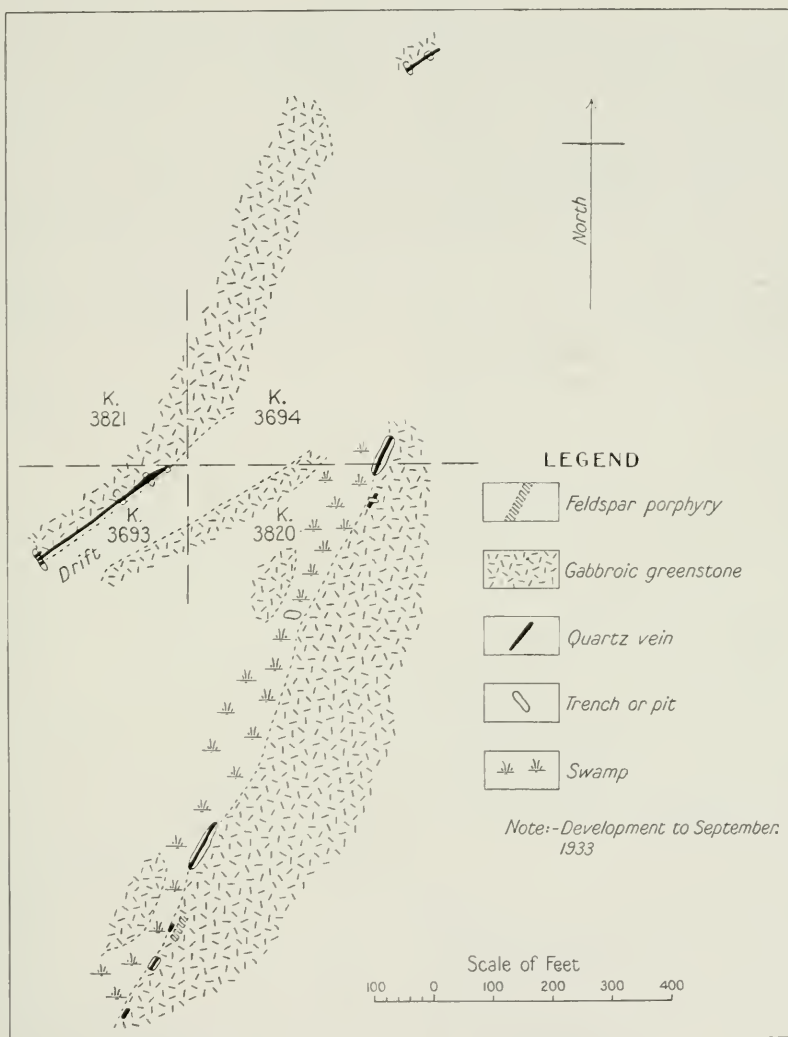


Fig. 5—Geological sketch map of the showing on the Merrill claims, Upper Manitou lake.

About 150 feet farther along the strike, quartz was uncovered across a width of 6 to 18 inches at the time of the writer's visit. A considerable amount of chalcopryrite is present at this place. A grab sample of this vein material assayed 4.64 ounces per ton in gold.

In December, 1933, the Merrill claims were optioned by Arnold Hughes and associates. Surface trenching and test-pitting was carried on during the summer of 1934.

Gaffney Claims

The claims of Frank Gaffney and associates on Manitou island in Lower Manitou lake were optioned by David Angus, of Haileybury, in the fall of 1933. A diamond-drilling programme was carried out on the showing in the early months of 1934, but the property was subsequently dropped.

Manigoon Syndicate

In the winter of 1933, the Manigoon syndicate acquired claim H.W. 66 on the north shore of Mosher bay in Upper Manitou lake. A 2-stamp test mill was erected on the property.

The showing consists of a network of small quartz veins in the marginal phase of a quartz porphyry dike and in the adjoining chlorite schist. The vein system has been stripped for 21 feet along the strike and has a maximum width of 12 feet. Part of the vein contains a considerable amount of fine-grained pyrite. Gold can be panned from the rusty gossan overlying the vein. Three chip samples taken by the writer across the vein at different places gave the following assays: 0.01 ounces, 0.01 ounces, and a trace of gold. Work was discontinued on the property in the spring of 1933.

INDEX, PART IV

A	PAGE
Access.....	2
Acid rocks.....	5, 7, 14-16
Acknowledgments.....	2
Advice to prospectors.....	18
Aerial photo, Kenora-Rainy River boundary.....	<i>frontis.</i>
Agglomerate.....	5-7, 15
Algoman.....	5
Distribution and lithology.....	14-17
Gold associated with.....	18
Alonghill lake.....	4
Graphitic quartzite near.....	9, 10
Amphibolite.....	15
Analyses.....	
Graphitic quartzite; quartz schist...	11
Tetradymite.....	25
Andesite.....	5
Angus, David.....	28
Aplite.....	5, 7, 17
Archean. <i>See</i> Pre-Cambrian.	
Arkose.....	5, 8, 9, 12
Aronson, Paul.....	2
Aronson lake.....	2
Atikwa l., granite.....	15

B

Baldwin, S. H.....	2
Balsam.....	4
Barker bay, L. Manitou l.....	6
Barker g. m.....	18, 19
Basalt.....	5
Basalt porphyry. <i>See</i> Feldspar basalt porphyry.	
Bascom, F.....	11
Basic rocks.....	5-7, 14
Bass, black.....	4
Bat lake.....	2
Batholithic intrusives.....	14, 15
Beaches.....	3
Bears.....	4
Beaver-houses.....	4
Bedding.....	8, 9
Olden bay, false.....	6
Relation of cleavage to.....	12
Biotite gneiss.....	5, 15
Biotite granite.....	5
Bismuth telluride. <i>See</i> Tetradymite.	
Bluffpoint lake.....	15
Boulder clay.....	5, 18
Boulder conglomerate.....	9
Bow, Jas. A.....	3, 19
Boys' camp, Sphene l.....	4
Breccia, clastic. <i>See</i> Agglomerate; Flow breccia.	
Brecciated porphyry.....	17
Bretz lake, granite.....	11
Brulé.....	4
Burditt l.....	3
Burwash, E. M.....	2, 15

C

Canoe bay, Eslox lake.....	9, 12, 14
Canoe routes.....	2, 3

	PAGE
"Carbonaceous schist".....	11
Carbonate.....	17
Siliceous.....	19
Carter, W. E. H.....	3, 19, 21
Cedar.....	4
Cedar narrows, Manitou r.....	3, 8
Chalcopryite.....	18, 19, 27
Chlorite schists.....	5, 6
Mineralized.....	21, 23
"Clinkers." <i>See</i> Graphitic quartzite (?).	
Coleman, A. P.....	3
Conglomerate.....	5, 9, 12-14
Contact metamorphism.....	6, 7, 15
<i>See also</i> Gneiss; Schist.	
Corkscrew is., L. of the Woods.....	11
Correlation.....	6, 13, 14
Coutchiching.....	6

D

Deer.....	4
Devils Cascade.....	2, 4
Diagram, structure, Eslox l.....	13
Dikes. <i>See</i> Intrusives.	
Dinorwic.....	2
Diorite.....	5, 14
Dogfly lake.....	2
Aerial photo.....	<i>frontis.</i>
Mineralization, slight.....	19
Drainage.....	3
Duck.....	4

E

Economic geology. <i>See</i> Geology, economic.	
Emo.....	3, 4
Eslox lake.....	2, 8
<i>See also</i> Canoe bay.	
Diorite dikes.....	17
Granite, Algoman.....	14
Quartz porphyry.....	15, 17, 19
Structure, notes and diagram.....	12, 13

F

Fahey lake.....	5, 16
Faults.....	3, 8, 13
Feldspar basalt porphyry.....	5
Feldspar porphyry.....	5, 16
Mineralized.....	26
Felsite.....	5
Fir. <i>See</i> Balsam.	
Fire ranger's station.....	4
Fires, forest.....	4
Fish.....	4
Flow breccia.....	6, 25
Floyd lake.....	3, 18
Folding.....	8, 11-13
Forest. <i>See</i> Trees.	
Forest fires.....	4
Fort Frances.....	2, 4
Fracture cleavage, notes and photo....	12
Fragmental rocks. <i>See</i> Agglomerate; Flow breccia; Tuff.	

	PAGE
Fur-bearing animals.....	4
Furlonge lake.....	3, 16, 19

G

Gabbro; gabbroic rocks.....	5, 14, 15
Mineralized shear zone in.....	26
Quartz porphyry dikes in.....	21
Gaffney g. claims.....	28
Galena.....	18, 22, 24
Game.....	4
Gangue. <i>See</i> Vein material.	
Geology, economic.....	18-28
Geology, general.....	4-18
Glacial deposits.....	3
Glacial striae.....	18
Glaciation. <i>See</i> Pleistocene.	
Gneiss.....	5-7, 14, 15
Gold.	
Deposits, nature of.....	18
Discovery.....	1, 22
Production, early.....	1
Properties, description.....	19-28
Gold, native.....	18, 22-26
Gold Standard g. m.....	21
Goldrock.....	2, 4
Gossan, gold in.....	28
Granite.....	5, 6, 14, 15
Granite gneiss.....	6
Granite porphyry.....	5, 16
Sulphides associated with.....	19
Granodiorite.....	15
Grant lake.....	3
Graphite, native.....	10
Graphitic quartzite (?).	
Notes, photos and analysis.....	9-11
Grave lake.....	5, 18
Gravel.....	5
Greenstones.....	5
<i>See also</i> Keewatin series.	
Contacts with granite.....	11, 15
Porphyry dikes, mineralized, in.....	18
Schistosity, strike of.....	8
Ground moraine.....	18
Grozelle, Fred.....	22
<i>See also</i> Mosher-Grozelle g. claims.	

H

Harris lake.....	3, 19
History of area.....	1, 2, 19
Hornblende granite.....	5
Hornblende granite gneiss.....	5, 15
Hornblende syenite.....	6
Hughes, Arnold.....	27
Hunting. <i>See</i> Game.	
H.W. 66 g. loc. <i>See</i> Manigoon synd.	
H.W. 271 g. loc. <i>See</i> Gold Standard g.m.	
H.W. 339 g. loc. <i>See</i> Barker g.m.	
H.W. 515 g. loc. <i>See</i> Petrie g.m.	

I

Index map. <i>See</i> Map, key.	
Intrusives.....	5
<i>See also</i> Algoman; Pre-Algoman.	
Gold associated with.....	18
Iron pyrites. <i>See</i> Pyrite.	

J

Jackpine.....	4
---------------	---

K

	PAGE
K. 3,943-46 g. locs. <i>See</i> Mosher-	
Grozelle g. claims.	
K. 4,016, 4,017 g. locs. <i>See</i> Lucy, Wm.,	
g. claim.	
Kahabeness lake.....	8
Kaiarskons lake.....	3, 18, 19
Kakagi Lake area, granite.....	15
Kawawia lake.....	2
Keewatin series.....	5-8
Keweenawan.....	5, 17
Konigson, Edward.....	21
Konigson g. claims.....	20-22
Konigson lake.....	15

L

Lake of the Woods.....	1, 11
Lake trout.....	4
Lamprophyre.....	5, 14
Laurentian (?). production.....	17
Laurentian g. m., production.....	1
Lava and lava flows.	
Acid.....	5, 7, 16
Basic.....	5, 6
Interbedded.....	7, 21
Lawson, A. C.....	3, 6, 11, 13
Lindgren, W.....	15
<i>Lit par lit</i> injection.....	6
Little Canoe creek.....	2
Lou lake.....	8, 11
Lower Manitou lake.....	1, 3
<i>See also</i> Barker bay; Manitou stretch;	
Manitou is.; Olsen bay.	
Canoe routes.....	2, 3
Fishing; forest fires.....	4
Rocks.....	7
aplite.....	17
dip.....	8
porphyry dikes.....	18
Tourist camps.....	4
Lucy, Wm., g. claims.....	26

M

McInnes, Wm.....	3, 7, 15
Mang lake.....	2
Manigoon syndicate.....	28
Manitou is., g. claims.....	28
Manitou lakes.	
<i>See also</i> Lower Manitou l.; Upper	
Manitou l.	
Gold claims, description.....	26-28
Historical notes.....	1
Navigation.....	2
Manitou r.....	2, 3, 8
Manitou series.....	14
Manitou sound, Rainy l.....	2
Manitou stretch.....	2
Aerial photo of area.....	<i>frontis.</i>
Fault, notes and diagram.....	3, 12, 13
Graphitic quartzite near.....	9-11
Mineralization slight.....	19
Sedimentary rocks, notes and photo...	8
Manitou-Stormy Lakes area.....	1, 14, 17
Map, geological, coloured.....	<i>in pocket</i>
Note on base of.....	2
Map, key.....	1
Maps, geological, sketch.	
Konigson g. claims.....	20
Merrill g. claims.....	27
Mosher g. claims.....	23



PROVINCE OF ONTARIO
DEPARTMENT OF MINES

HON. PAUL LEDUC, *Minister of Mines*

THOS. W. GIBSON, *Deputy Minister*

FORTY-THIRD ANNUAL REPORT
OF THE
ONTARIO DEPARTMENT OF MINES
BEING
VOL. XLIII, PART V, 1934

Natural Gas in 1933, by R. B. Harkness	-	-	-	1-51
Petroleum in 1933, by R. B. Harkness	-	-	-	52-56

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TABLE OF CONTENTS

Vol. XLIII, Part V

NATURAL GAS IN 1933	PAGE
General.....	1
Table I—Natural Gas Production by Fields, 1930-1933.....	1
Table II—Domestic Consumption of Natural Gas, 1921-1933.....	2
Gas Wells Drilled in 1933.....	2
Analysis of Gas Consumption.....	3
Table III—Gas Consumption in Towns and Cities, 1933.....	4
Table IV—Gas Consumption in Townships, 1933.....	6
Gas Wells and Their Production.....	7
Table V—Gas Wells and Their Production, 1933.....	8
Leakage.....	10
Table VI—Leakage in Distribution Plants, 1933.....	11
Table VII—Leakage in Transmission Lines, 1933.....	12
Table VIII—Leakage on Rural Lines, 1933.....	13
Licenses Issued in 1933.....	14
Table IX—Operators Licensed to Lease and Prospect for Natural Gas.....	14
Table X—Operators Licensed to Drill or Bore for Natural Gas.....	16
Table XI—Operators Licensed to Produce Natural Gas.....	17
Table XII—Operators Licensed to Distribute Natural Gas.....	18

	PAGE
Licenses Issued in 1933— <i>Continued</i>	
Table XIII—Operators Licensed to Operate Pipe Lines.....	18
Logs of Wells.....	18
Brant County.....	19
Dufferin County.....	20
Essex County.....	20
Haldimand County.....	20
Kent County.....	44
Lambton County.....	47
Middlesex County.....	48
Norfolk County.....	49
Welland County.....	50
Wellington County.....	51

PETROLEUM IN 1933

General.....	52
Table I—Oil Produced in Ontario by Fields, 1926-1933.....	52
Table II—Oil Wells and Their Production, 1933.....	53
Exploratory Drilling.....	53
Petroleum Refining.....	53
Table III—Petroleum Refining Operations, 1928-1933.....	54
Price of Crude Oil.....	55
Refined Products Imported into Ontario.....	55
Table IV—Petroleum and Refined Products Imported in 1932 and 1933.....	55

NATURAL GAS IN 1933

By R. B. Harkness

General

The production of natural gas in 1933 was 7,166,659 M cubic feet, valued at \$4,523,084, which makes natural gas fourth in value of mineral production in Ontario.

The year 1933 was, on the whole, very mild in temperature; the months of January to April were the mildest for many years, which compensated for the colder autumn months. This, with the economies practised by consumers in general and the reduction in the total number of consumers, is the reason for a loss in production in 1933 of 219,595 M cubic feet. The greatest reduction was in the Tilbury field, where the production was 200,000 M cubic feet less than in the previous year. An increase in production was noted in the Haldimand field of 70,000 M cubic feet, and in the Dawn field of 100,000 M cubic feet.

Table I shows a comparison by fields of the production of natural gas for the past four years.

TABLE I—NATURAL GAS PRODUCTION BY FIELDS, 1930-1933

County	Field	1930	1931	1932	1933
		M cu. ft.	M cu. ft.	M cu. ft.	M cu. ft.
Essex.....	Kingsville.....	4,999,278	4,376,184	4,506,072	4,201,704
Kent.....	Tilbury.....	459,112	338,422	275,958	252,694
	Dover.....				
Lambton.....	Dawn.....	131,647	130,198	170,671	265,061
	Oil Springs.....				
Middlesex.....	Crumlin.....	300	300	.....	.....
Elgin.....	Bayham.....	48,018	43,536	45,708	45,968
Norfolk.....	Norfolk.....	277,971	312,535	365,638	346,621
Lincoln.....	Lincoln.....	.....	.....	.....	.....
Haldimand.....	Haldimand.....	1,479,032	1,590,452	1,453,864	1,524,251
Wentworth.....	Wentworth.....	.....	.....	.....	.....
Brant.....	Onondaga.....	58,637	170,521	140,612	121,578
Bruce.....	Amabel.....	858	516	500	500
Welland.....	Welland.....	408,475	377,566	351,616	333,619
Wells in surface drift	Howard and Sarnia..	20,088	19,304	15,515	14,663
Private wells.....	.....	60,000	60,000	60,000	60,000
Total produced.....		7,943,416	7,419,534	7,386,154	7,166,659
Value.....		\$5,061,588	\$4,635,497	\$4,719,297	\$4,523,084
Imported mixed gas.....		M cu. ft.	M cu. ft.	M cu. ft.	M cu. ft.
Manufactured gas.....		144,577	102,141	111,727	97,075
Total distributed.....		8,091,241	7,521,675	7,497,881	7,263,734

The number of consumers in the province, for the first time on record, has shown a loss, viz., 1,698 less than in 1932. This loss in consumers is mainly in Hamilton and the Border Cities, which may be attributed to a loss of popula-

tion. In Hamilton, many consumers of previous years only used gas when electricity failed, or to supplement electricity as fuel. The quantity used per consumer shows a loss over the previous year, the figures for which were considered to be a minimum consumption. This may be attributed to the use of cheaper fuels, which entail more time and labour, as well as the keener competition of electricity for heating water.

TABLE II—DOMESTIC CONSUMPTION OF NATURAL GAS, CAPITAL INVESTED, AND WAGES PAID, 1921-1933

Year	No. of pay consumers	Total quantity used	Quantity used per consumer	Capital invested in all natural gas operations ¹	No. of men employed	Wages paid
		M cu. ft.	M cu. ft.			
1921.....	58,609	5,937,316	101.3	\$17,328,757	632	\$392,606
1922.....	63,229	6,028,947	95.3	17,769,664	692	539,072
1923.....	62,352	6,210,459	99.6	25,570,972	603	633,365
1924.....	61,100	5,933,595	97.1	24,781,723	727	639,167
1925.....	62,338	5,300,424	85.6	26,111,387	692	625,826
1926.....	63,695	5,595,521	87.8	30,500,874	860	842,305
1927.....	66,818	5,210,315	78	31,987,879	1,123	1,148,339
1928.....	70,259	5,699,553	71.2	36,601,828	1,209	1,497,999
1929.....	80,991	6,336,873	78.2	35,162,736	1,323	1,529,367
1930.....	84,135	6,332,519	75.2	36,162,268	1,328	1,545,648
1931.....	86,050	5,607,744	65.1	42,921,142	1,241	1,383,286
1932.....	86,631	5,409,154	62.2	45,982,719	893	1,059,643
1933.....	84,933	5,102,340	60	51,766,592	958	958,336

¹This includes capital invested in drilling, producing, and distributing.

The price of natural gas will show a slight decrease, owing to rate reductions and discount in certain areas.

Following the investigation into gas reserves in 1921, it was considered advisable to discourage the use of gas in large volumes. The retail rates were, in consequence, made to penalize the large consumer, by an increase with every ten thousand cubic feet used. Twelve additional years' experience and a study of gas reserves has shown that the reserves are much greater than anticipated, and the main distributing companies have prepared to serve their customers indefinitely. It has now been considered advisable to bring gas rates more in line with rates charged for other commodities by charging either a flat rate or, preferably, encouraging its use by giving a lower rate for larger consumption. Rates are gradually being brought in line with this principle.

Gas Wells Drilled in 1933

There was little exploratory drilling in 1933. One well was drilled in Maidstone township, Essex county; one in Orford township, Kent county; one in Chatham Gore, Kent county; one in Ekfrid township, Middlesex county; and one in Puslinch township, Wellington county. One well was begun in Sarnia township, Lambton county, to test deep horizons.

Further drilling was carried out in an endeavour to enlarge the fields in Raleigh township, Kent county; Dawn township, Lambton county; Middleton township, Norfolk county; and in Tuscarora, Indian reserve, Brant county.

The remainder of the drilling was within the limits of the Haldimand, Norfolk, and Welland fields, with the greatest activity in Walpole township following the success of 1932.

Over 90 per cent. of the wells drilled are owned by small independent producing companies, who drill under contract to sell their output to a distributing company.

The open flow of new wells was 15,826 M cubic feet, as compared with 8,870 M cubic feet in 1932. Fifty-one drilling rigs were in operation in 1933, and a total of 234,869 feet was drilled, an increase over 1932 of 58,372 feet. The number of wells abandoned increased by 13, and the number of dry wells drilled showed the greatest percentage of increase, being 67 in 1933 as compared to 32 in 1932. The acres under lease decreased over 200,000, but the rentals paid increased \$11,500. Drillers had an investment of \$251,303.61 in drilling rigs and equipment, and they employed 129 men. Wages paid amounted to \$100,486.02. These figures are included in Table II, which shows the capital invested, number of men employed, and wages paid in all branches of the natural gas industry.

As well as the investment shown in Table II, the people of Ontario have, at a low valuation, \$7,000,000 invested in service lines, house-piping, ranges, furnace equipment, burners, space heaters, hot plates, and hot water heaters.

Analysis of Gas Consumption

Tables III and IV give the statistics of gas consumed in homes and industries in all gas-using municipalities during 1933. By comparing these tables with those published annually since 1921, the quantity used at various rates can be ascertained for each locality. It will be noted that there is a marked difference in the quantity used at equal prices between urban and rural municipalities, and that municipalities where gas has been used for many years use more gas at the same rates than do municipalities where gas has been in use for a shorter period.

It should be remembered that the years 1931 to 1933 are scarcely normal years, and it is probable that more than ordinary economy in the use of gas was practised by the average consumer. A return to prosperity should increase the average consumption per consumer.

It should be noted that the rates have been slightly reduced in the Border Cities, and changes have been made elsewhere. Lack of space does not permit the publication of the intermediate rates.

TABLE III—GAS CONSUMPTION IN TOWNS AND CITIES, 1933

Town or city	Population	No. of consumers		Quantity consumed, M cu. ft.			Distance from gas field	Net rate per M cu. ft.
		Pay	Free	Pay	Free	Industrial		
							miles	
Alvinston.....	648	181	.....	10,898	.....	.....	20	\$0.55-.80
Aylmer.....	1,987	650	.....	23,522	.....	.....	16	.90
Bartonville.....	602	119	.....	4,150	.....	.....	19	.60
Belle River.....	719	146	.....	10,252	.....	539	29	.55-.80
Belmont.....	317	77	.....	3,419	.....	.....	9	1.00
Binbrook.....	100	18	1	1,056	189	.....	1	.40
Blenheim.....	1,702	573	1	51,275	160	880	20	.50-.75
Bothwell.....	685	130	1	8,132	21	468	14	.55-.80
Brantford.....	30,611	4,263	5	169,153	973	7,832	140	.80
Brigden.....	433	165	.....	9,934	.....	1,848	30	.55-.80
Burlington.....	3,562	230	.....	21,686	.....	.....	48	.60-1.90
Cainsville.....	324	101	.....	4,067	.....	.....	4	.80
Caledonia.....	1,475	499	.....	37,882	.....	11,497	7	.60
Canfield.....	166	60	.....	4,496	.....	.....	1	.60
Cayuga.....	693	208	1	18,147	49	361	6	.60
Chatham.....	16,140	4,024	3	369,416	4,265	4,793	22	.50-.75
Chippawa.....	1,051	11	1	310	90	.....	5	.40
Coatsworth.....	101	23	1	1,418	26	264	4	.40-.65
Comber.....	506	142	.....	13,922	.....	2,421	19	.50-.75
Cottam.....	425	84	2	6,790	167	593	35	.55
Courtland.....	348	49	.....	2,943	.....	121	3	.60
Courtright.....	338	120	4	7,043	158	881	53	.50-.75
Crystal Beach.....	529	197	.....	10,732	.....	.....	1	1.00-1.50
Delhi.....	1,269	366	.....	27,747	.....	244	4	.60
Dorchester.....	403	113	.....	6,790	.....	.....	95	.60-.85
Dresden and Tupperville	1,469	508	2	42,975	149	766	38	.50-.75
Dundas.....	5,032	1,122	1	55,350	4	2,194	172	.70
Dunnville.....	3,632	1,059	2	91,126	401	10,526	7	.50-.60
Dutton.....	798	241	3	20,090	151	880	52	.55-.80
Echo Place.....	732	76	.....	2,705	.....	.....	5	.80
Eden.....	76	29	.....	1,344	.....	.....	11	.60
Essex.....	1,786	459	2	40,390	110	1,381	33	.55-.80
Fairground.....	75	13	.....	659	.....	.....	1	.60
Fenwick.....	328	98	.....	5,622	.....	.....	18	.75
Fingal.....	169	34	.....	2,351	.....	.....	71	.55-.80
Fisherville.....	162	51	.....	3,553	.....	57	2	.50
Florence.....	184	63	.....	3,231	.....	.....	5	.55-.80
Fonthill.....	872	210	.....	5,750	.....	.....	25	.75-.85
Fort Erie.....	5,366	1,376	3	60,031	1,364	.....	8	1.00-1.50
Galt.....	14,057	1,890	1	68,505	263	3,784	147	.80
Grimsby.....	1,952	219	.....	7,026	.....	.....	10	.85
Grimsby Beach.....		45	.....	1,407	.....	.....	11	.85
Hagersville.....	1,355	407	.....	29,165	.....	.....	14	.60
Hamilton.....	153,504	8,246	3	318,856	546	577,335	47	.75
Hepworth.....	380	5	2	100	400	.....	1	.75
Hespeler.....	2,798	91	.....	4,137	.....	.....	155	.80
Highgate.....	343	104	2	8,917	409	.....	32	.50-.75
Ingersoll.....	5,104	1,032	2	38,543	246	810	100	.80
Inwood.....	250	84	.....	3,927	.....	.....	14	.55-.80
Jarvis.....	531	203	.....	16,904	.....	.....	9	.60
Kingsville.....	2,354	666	1	70,749	164	87	30	.50-.55
Lake Shore.....	.....	323	.....	4,854	.....	.....	16	1.00-1.50
Lambeth.....	172	108	.....	7,049	.....	.....	85	.60-.85
Leamington.....	5,004	1,396	.....	154,715	.....	2,359	20	.55
Lynedoch.....	175	41	.....	2,979	.....	.....	2	.60
Merlin.....	189	140	3	12,699	2,070	612	2	.50-.75
Merritton.....	2,487	417	.....	14,189	.....	270	35	.75
Nelles Corners.....	86	7	.....	878	.....	.....	1	.60
Niagara Falls.....	18,193	3,048	.....	93,815	.....	14,347	11	1.00-1.50
Oil Springs.....	462	125	.....	6,459	.....	.....	2	.60-.75

TABLE III—GAS CONSUMPTION IN TOWNS AND CITIES, 1933—*Continued*

Town or city	Popu- lation	No. of consumers		Quantity consumed, M cu. ft.			Dist- ance from gas field	Net rate per M cu. ft.
		Pay	Free	Pay	Free	Industrial		
Paris.....	4,297	840	1	36,685	150	4,231	miles 129	.80
Petrolia.....	2,715	770	1	67,736	380	1,112	60	.55-.80
Port Burwell.....	423	207	....	11,324	....	....	3	.60
Port Colborne and Humberstone.....	7,859	1,735	4	72,188	273	325	5	.60-1.00
Port Dover.....	1,692	561	....	43,797	....	324	1	.60
Port Rowan.....	692	232	....	12,287	....	....	1	.60
Preston.....	6,189	497	1	21,107	61	1,475	151	.80
Ridgetown.....	1,914	640	4	53,966	1,861	621	28	.50-.75
Ridgeway.....	1,096	230	....	12,648	....	....	1	1.00-1.50
Rodney.....	748	231	1	17,598	68	483	40	.55-.80
St. Anns.....	120	21	....	796	....	....	7	.85
St. Catharines.....	26,161	4,929	1	211,333	457	11,691	35	.75
St. George.....	507	113	....	3,886	....	....	148	.80
St. Williams.....	270	107	....	5,056	....	382	1	.60
Sarnia and Pt. Edward.	18,956	4,919	1	299,251	1,560	7,065	55	.55-.80
Selkirk.....	196	140	1	10,424	78	315	1	.60
Shedden.....	233	92	....	6,378	....	351	63	.55-.80
Simcoe.....	5,174	1,751	2	165,437	906	9,329	20	.60
Smithville.....	570	182	....	7,480	....	....	6	.75
Sombra and Port Lambton.....	419	157	....	10,589	....	124	45	.50-.75
Stevensville.....	418	32	....	1,807	....	....	1	1.00-1.50
Straffordville.....	253	83	....	5,803	....	543	6	.60
Thamesville.....	763	227	4	13,122	71	896	13	.55-.80
Thorold.....	4,945	1,031	....	36,166	....	400	35	.75
Tilbury.....	1,897	522	2	42,442	503	1,775	14	.50-.75
Tillsonburg.....	3,380	1,046	1	74,695	429	1,615	16	.63
Vienna.....	222	79	1	3,730	97	....	1	.60-.80
Vittoria.....	205	86	....	3,879	....	....	3	.60
Wallaceburg.....	4,457	1,163	1	97,625	247	478,346	19	.50-.75
Wallacetown.....	143	46	1	3,499	42	552	60	.55-.80
Waterdown.....	919	24	....	1,198	....	....	45	.60-.90
Waterford.....	1,213	122	....	7,613	....	139	30	.60-1.48
Welland.....	10,655	2,682	4	76,441	820	....	3	1.00-1.50
West Lorne.....	776	166	3	12,036	210	282	49	.55-.80
Wheatley.....	754	223	....	18,249	....	531	12	.50-.75
Windsor (Border Cities)	93,739	12,397	....	992,995	....	136,021	45	.55-.80
Woodstock.....	11,007	2,105	3	83,828	215	1,982	110	.80
Wyoming.....	505	138	....	7,650	....	603	65	.55-.80
Total.....	.....	77,011	84	4,578,974	20,803	1,309,663	.....	.....

TABLE IV—GAS CONSUMPTION IN TOWNSHIPS, 1933

County and township	Popu- lation	No. of consumers		Quantity consumed, M cu. ft.			Net rate per M cu. ft.
		Pay	Free	Pay	Free	Indus- trial	
ESSEX:							
Gosfield North.....	2,164	98	2	7,482	233	181	\$0.50-.55
Gosfield South.....	2,311	460	.....	33,792	.....	26,470	.50-.55
Maidstone.....	2,976	66	7	4,456	1,761	428	.55-.80
Mersea.....	4,929	363	5	34,068	587	11,064	.50-.55
Rochester.....	2,260	171	6	11,059	1,184	551	.55-.80
Sandwich East.....	5,376	9	.....	691	.....	.....	.55-.80
Sandwich South.....	2,066	110	.....	8,565	.....	796	.55-.80
Tilbury North.....	1,920	22	.....	1,074	.....	127	.50-.75
Tilbury West.....	1,554	16	1	1,195	172	.....	.50-.75
LAMBTON:							
Brooke.....	2,217	15	.....	563	.....	.....	.55-.80
Dawn.....	2,160	70	5	4,577	1,381	1,055	.40-.65
Enniskillen.....	2,725	105	.....	6,243	.....	317	.55-.80
Moore.....	2,873	290	.....	17,484	.....	863	.50-.75
Plympton.....	2,681	6	.....	483	.....	.....	.55-.80
Sarnia.....	3,156	.....	10	.....	2,117	.....	.40
Sombra.....	2,746	53	.....	2,260	.....	1,067	.50-.75
KENT:							
Camden.....	2,152	12	.....	632	.....	.....	.50-.75
Chatham.....	5,832	73	.....	6,115	.....	.....	.50-.75
Dover.....	3,906	400	1	35,311	159	14,130	.45-.70
Harwich.....	5,010	401	11	32,311	3,777	.....	.50-.75
Howard.....	2,813	142	3	11,661	789	.....	.50-.75
Orford.....	1,718	17	2	1,664	188	.....	.50-.75
Raleigh.....	4,230	574	23	46,574	6,719	716	.40-.75
Romney.....	1,456	68	40	5,033	11,143	.....	.40-.65
Tilbury East.....	3,406	224	75	18,021	22,374	3,797	.40-.65
Zone.....	859	14	.....	627	.....	.....	.55-.80
ELGIN:							
Aldbrough.....	2,708	19	1	930	367	.....	.55-.80
Bayham.....	3,265	77	20	3,139	4,082	444	.60-.80
Dunwich.....	2,357	53	2	3,140	100	.....	.55-.80
Malahide.....	2,714	50	2	1,302	488	.....	.60-.80
Southwold.....	2,397	101	.....	6,549	.....	.....	.55-.80
MIDDLESEX:							
North Dorchester.....	2,932	16	1	906	94	.....	.60-.85
Westminster.....	6,730	167	.....	19,468	.....	.....	.60-.85
NORFOLK:							
Charlottetown.....	2,978	15	5	927	985	.....	.60
Middleton.....	2,493	48	2	3,011	198	.....	.60
North Walsingham.....	2,118	7	2	602	420	.....	.60
South Walsingham.....	1,711	20	5	1,664	700	.....	.60
Townsend.....	2,968	29	.....	2,550	.....	.....	.60
Windham.....	3,618	2	3	191	601	.....	.60
Woodhouse.....	2,308	175	9	15,587	1,403	.....	.60
BRANT:							
Brantford.....	7,336	46	.....	1,927	.....	.....	.80
Burford.....	3,697	3	.....	145	.....	.....	.80
Onondaga.....	964	52	12	2,535	1,491	.....	.60-.70
South Dumfries.....	2,523	13	.....	333	.....	.....	.80
Tuscarora.....	2,654	6	.....	710	.....	.....	.30-.70
OXFORD:							
East Oxford.....	1,957	8	.....	386	.....	.....	.80
West Oxford.....	1,796	56	.....	2,502	.....	.....	.80

TABLE IV—GAS CONSUMPTION IN TOWNSHIPS, 1933—Continued

County and township	Popu- lation	No. of consumers		Quantity consumed, M cu. ft.			Net rate per M cu. ft.
		Pay	Free	Pay	Free	Indus- trial	
HALDIMAND:							
Canborough.....	840	98	46	5,944	8,300	196	.60
Dunn.....	805	152	10	6,318	2,048	.....	.60
Moulton.....	1,590	155	19	7,087	2,551	.....	.60
North Cayuga.....	1,282	51	10	3,277	2,142	.....	.60
Oneida.....	1,301	68	12	5,867	1,807	.....	.50-.60
Rainham.....	1,608	152	26	9,077	4,586	400	.50-.60
Seneca.....	1,589	148	29	9,128	5,222	.....	.60
Sherbrooke.....	346	55	9	2,343	1,122	.....	.60
South Cayuga.....	580	55	15	2,232	2,539	.....	.60
Walpole.....	3,145	315	57	19,352	8,571	270	.60
LINCOLN:							
Caistor.....	1,260	115	1	3,448	132	148	.50-.60
Gainsborough.....	2,091	29	.....	466	.....	.....	.75-.85
Grantham.....	5,010	9	.....	513	.....	.....	.75
Louth.....	2,903	11	.....	627	.....	.....	.75
WELLAND:							
Bertie.....	4,174	180	64	9,955	11,089	.....	.50-1.50
Crowland.....	5,082	88	18	2,210	2,109	.....	.75-1.50
Humberstone.....	2,368	244	33	7,242	5,158	.....	.70-1.50
Pelham.....	2,690	62	1	3,575	103	.....	.75
Stamford.....	8,020	87	4	4,839	739	.....	1.00-1.50
Wainfleet.....	2,718	183	22	3,952	3,675	.....	.60-1.00
Willoughby.....	905	31	26	786	4,396	.....	1.00-1.50
WENTWORTH:							
Ancaster.....	3,606	96	.....	7,538	.....	.....	.70
Barton.....	1,840	258	.....	17,805	.....	.....	.60-.75
Binbrook.....	1,080	81	21	5,801	3,496	330	.60
East Flamborough.....	3,705	50	.....	2,650	.....	.....	.60
Glanford.....	1,265	125	4	10,244	1,024	468	.60-.75
Saltfleet.....	4,837	260	.....	10,096	.....	.....	.75
WATERLOO:							
Waterloo.....	7,591	22	.....	549	.....	.....	.80
Total.....	.....	7,922	682	523,366	134,322	63,818	.....

SUMMARY

	M cu. ft.
Total distribution to customers.....	6,630,946
Used by companies for all purposes.....	45,552
Used by private well-owners.....	74,000
Leakage in transmission lines.....	274,367
Leakage in distribution plants.....	228,045
Leakage in rural lines.....	10,824
Total amount of gas distributed.....	7,263,734

Gas Wells and Their Production

Table V gives the details by townships and fields of the natural gas wells drilled in 1933. There was an increase over 1932 of 114 in the number of producing wells in the province. The number of producing wells drilled was 22 more than in 1932, and the open flow of the 173 wells drilled was 6,956 M cubic feet more than that of the 151 wells drilled in 1932.

TABLE V—GAS WELLS AND THEIR PRODUCTION, 1933

County	Township	No. of wells producing	No. of wells abandoned	Wells drilled			Production M cu. ft.	Rock pressure, lbs. per sq. in.	Acres under lease	Rental paid
				No. dry	No. producing	Open flow				
Essex	Gosfield South	22		1		50		150	719	\$381
	Maidstone									
	Mersea	3						265		
Kent	Harwich						4,201,704			
	Orford			2						
	Raleigh	36		4	1	12			55,547	145,414
	Romney	144	1					521		
	Tilbury East	150	1	1	7	546		195		
	Chatham Gore			1				214		
	Dover	9			1	535	252,694	350	5,351	
Lambton	Dawn	22		1	3	2,740	256,802	651	41,666	
	Euphenia	3						265		
	Enniskillen	4					6,459	231	1,000	
	Moore								4,000	
	Sarnia	13					1,800	70	6,573	
Middlesex	Caradoc and others									
	Ekfrid			1					11,271	88
	Metcalfe									
	Mosa	3						743		
	North Dorchester	3						50	10,000	90
Elgin	Aldborough									
	Bayham	35					45,968	156		
	Dunwich							180		
Norfolk	Malahide	1								
	Charlottesville									
	Houghton	13						225		
	Middleton	7						342		
	North Walsingham	39	2	4	4	397		279		
	South Walsingham	10			1	45	346,621	312		
	Townsend	14			1	280		382		
	Windham	1						330		
	Woodhouse	8	1	1				233		
		55						242		

Haldimand.....	173	4	2	9	255	1,027	338,902	94	104,489
Canborough.....	50	.....	7	21	1,027	.....	.....	201	.....
Dunn.....	122	6	3	14	488	.....	.....	129	.....
Moulton.....	160	3	2	12	839	.....	.....	216	.....
North Cayuga.....	54	2	2	4	80	.....	.....	155	.....
Oneida.....	272	.....	10	22	1,206	.....	.....	243	.....
Rainham.....	173	11	6	5	1,090	.....	.....	94	.....
Seneca.....	18	.....	.....	.....	.....	.....	1,524,251	238	.....
Sherbrooke.....	53	2	.....	.....	.....	.....	.....	155	.....
South Cayuga.....	274	2	14	50	5,026	.....	.....	257	.....
Walpole.....	.....	.....	.....	.....	.....	.....	.....	75	.....
Wentworth.....	53	1	.....	.....	.....	.....	.....	59	.....
Glarford.....	11	.....	.....	.....	.....	.....	.....	110	.....
Lincoln.....	61	1	.....	.....	.....	.....	.....	119	.....
Gaistor.....	5	.....	.....	.....	.....	.....	.....	.....	.....
Gainsborough.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Welland.....	96	.....	.....	5	228	.....	333,619	130	.....
Bertie.....	36	12	.....	.....	.....	.....	.....	116	.....
Crowland.....	62	4	.....	.....	.....	.....	.....	54	.....
Humberstone.....	27	2	.....	1	8	.....	.....	63	.....
Wainfleet.....	43	.....	2	4	240	.....	.....	246	.....
Willoughby.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Puslinch.....	.....	.....	1	.....	.....	.....	.....	.....	.....
Wellington.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Brant.....	40	.....	.....	.....	.....	.....	121,578	87	1,050
Onondaga.....	66	.....	2	7	140	.....	.....	113	.....
Tuscarora.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bruce.....	2	.....	.....	.....	.....	.....	500	100	50
Anabel.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Peel.....	6	.....	.....	.....	.....	.....	.....	.....	.....
Caledon.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Harwich.....	69	.....	.....	.....	.....	.....	14,000 ¹	.....	.....
Howard.....	.....	.....	.....	.....	.....	.....	663 ²	.....	.....
Surface wells.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Private wells ³	300	.....	.....	.....	.....	.....	60,000 ⁴	.....	.....
Total.....	2,821	55	67	173	15,826	7,166,659	518,979	.....	251,512

¹This gas is not metered and therefore must be estimated. The wells are owned privately, and the gas is used for domestic purposes.

²This gas is sold to the Union Gas Company, and was used in Ridgetown.

³Principally in Haldimand, Norfolk, and Welland counties.

⁴Estimated.

Leakage

There is a slight increase in the leakage of natural gas in 1933 over 1932. This is mostly in the high-pressure transmission lines. Distribution plants show a reduction in leakage, which compensates for the increase in other places.

This increase is attributed to enforced economies through reduced revenues. It is certain that there has been a decrease in the sales of gas, as noted on page 2 of this report.

All gas companies have been urged to keep a strict watch on leaks on high-pressure lines and to keep this work up to a high standard.

Tables VI, VII, and VIII give details of the leakage for the year 1933. Leakage is measured by deducting the gas measured into distributing plants from the quantity measured into the transmission lines at the point where the gas in the field is collected. It is not possible to do this in the Haldimand-Norfolk field nor in the Welland field. The fields cover such an area that it is impractical to collect gas at a central point. The short transmission lines to Hamilton and Niagara Falls are such a small percentage of the total pipe lines that the result to be obtained does not merit the entailed expenditure.

The unmeasured leakage on these several hundred miles of collecting lines would probably increase the total by 25 per cent.

The actual miles of pipe lines of all sizes, gathering, transmission, and distribution, is 3,235 miles. To form a basis for comparison, all sizes of pipe are figured at their equivalent length in 3-inch pipe, which gives a total mileage of 54,890.

TABLE VI—LEAKAGE IN DISTRIBUTION PLANTS, 1933

Cities and towns	Company	Equivalent miles of 3-inch pipe in distribu- tion plants	Volume received		Volume delivered	Leakage for year		Average No. of consumers	Leakage per consumer	Pressure distribu- tion plants, per ouces per sq. in.
			M cu. ft.	M cu. ft.		Actual	Allowable			
Belle River.....	Union Gas Co.....	4.34	11,107	10,792	M cu. ft.	315	868	148	2,128	6
Belmont.....	Ontario Salt Co.....	1.67	4,330	3,419	M cu. ft.	911	334	77	11,831	6
Blenheim.....	Union Gas Co.....	12.78	53,339	52,560	M cu. ft.	779	2,556	574	1,357	5
Bothwell.....	Union Gas Co.....	5.34	8,668	8,601	M cu. ft.	67	1,068	131	511	5
Brantford.....	Brantford Gas Co.....	93.44	191,261	177,957	M cu. ft.	13,304	18,688	4,268	3,117	4
Brigden.....	Union Gas Co.....	3.88	12,235	11,782	M cu. ft.	453	776	165	2,745	5
Camsville.....	Dominion Natural Gas Co.....	5.45	8,192	6,765	M cu. ft.	1,427	1,090	176	8,108	4
Chatham.....	Union Gas Co.....	80.28	378,597	377,762	M cu. ft.	835	16,056	4,027	207	6
Comber.....	Union Gas Co.....	3.47	16,541	16,342	M cu. ft.	199	694	142	1,401	5
Corunna.....	Union Gas Co.....	5.28	9,201	8,792	M cu. ft.	409	1,056	249	1,642	6
Courtright.....	Union Gas Co.....	3.83	8,511	7,991	M cu. ft.	520	766	124	4,193	5
Dorchester.....	Southern Ontario Gas Co.....	2.86	8,454	7,732	M cu. ft.	722	572	113	6,389	4
Dresden.....	Union Gas Co.....	8.88	45,044	43,891	M cu. ft.	1,153	1,776	510	2,261	5
Dundas.....	Dominion Natural Gas Co.....	12.75	60,817	57,548	M cu. ft.	3,269	2,550	1,123	2,911	4
Dunnville.....	Dominion Natural Gas Co.....	14.21	100,179	92,260	M cu. ft.	7,919	2,842	1,053	7,520	4
Fenwick.....	Dominion Natural Gas Co.....	1.37	6,745	6,027	M cu. ft.	718	274	98	7,326	4
Florence.....	Union Gas Co.....	1.80	3,229	3,229	M cu. ft.	0	360	63	0	5
Fonthill.....	Fonthill Gas Co.....	5.33	7,101	5,750	M cu. ft.	1,351	1,066	210	6,433	5
Galt.....	Dominion Natural Gas Co.....	32.15	77,767	72,597	M cu. ft.	5,170	6,430	1,891	2,734	4
Hagersville.....	Dominion Natural Gas Co.....	7.33	36,183	29,165	M cu. ft.	7,018	1,466	407	17,243	4
Ingersoll.....	Dominion Natural Gas Co.....	22.53	43,232	39,699	M cu. ft.	3,533	4,506	1,034	3,416	4
Inwood.....	Union Gas Co.....	2.09	3,994	3,927	M cu. ft.	67	418	84	797	5
Kingsville.....	Southern Ontario Gas Co.....	13.18	80,614	74,015	M cu. ft.	6,599	2,636	666	9,908	4
Leamington.....	Leamington Corporation.....	25.47	177,641	157,074	M cu. ft.	20,567	5,094	1,396	14,733	8
Merlin.....	Union Gas Co.....	2.77	15,501	15,380	M cu. ft.	121	554	143	983	5
Mount Hamilton.....	Dominion Natural Gas Co.....	23.59	57,811	47,591	M cu. ft.	10,220	4,718	2,500	4,088	4
Paris.....	Dominion Natural Gas Co.....	14.72	43,441	38,771	M cu. ft.	4,670	2,944	841	5,552	4
Petrolia.....	Dominion Natural Gas Co.....	15.80	73,476	69,176	M cu. ft.	4,300	3,160	771	5,577	6
Port Burwell.....	Union Gas Co.....	3.84	8,128	6,837	M cu. ft.	1,291	768	130	9,930	4
Port Lambton.....	Dominion Natural Gas Co.....	2.02	5,075	4,562	M cu. ft.	513	404	70	7,328	4
Ridgetown.....	Union Gas Co.....	18.02	60,796	56,907	M cu. ft.	3,889	3,604	644	6,038	5
St. Catharines.....	Dominion Natural Gas Co.....	55.33	303,269	283,088	M cu. ft.	20,181	11,066	4,930	4,093	4
St. George.....	Dominion Natural Gas Co.....	2.11	3,940	3,557	M cu. ft.	383	422	113	3,389	4
Sarnia.....	Union Gas Co.....	89.16	337,367	307,642	M cu. ft.	29,725	17,832	4,920	6,041	5
Shedden-Fingal.....	Southern Ontario Gas Co.....	6.11	11,116	9,080	M cu. ft.	2,036	1,222	130	15,661	4
Simcoe.....	Dominion Natural Gas Co.....	29.46	178,677	176,755	M cu. ft.	1,922	5,892	1,753	1,096	4

TABLE VI—LEAKAGE IN DISTRIBUTION PLANTS, 1933—Continued

Cities and towns	Company	Equivalent 3-inch pipe in distribu- tion plants	Volume received	Volume delivered	Leakage for year		Average No. of consumers	Leakage per consumer	Pressure distribu- tion plants, per ouces per sq. in.
					Actual	Allowable			
South London	Southern Ontario Gas Co.	8.87	M cu. ft. 20,352	M cu. ft. 15,971	M cu. ft. 4,381	M cu. ft. 1,774	167	cu. ft. 26,233	4
Stratfordville	Dominion Natural Gas Co.	1.34	6,803	6,486	317	268	83	3,819	4
Thorold	Dominion Natural Gas Co.	13.31	46,156	39,246	6,910	2,662	1,031	6,702	4
Tilbury	Union Gas Co.	9.20	45,428	44,719	709	1,840	1,524	1,353	5
Tillsonburg	Dominion Natural Gas Co.	23.48	83,274	76,949	6,325	4,696	1,047	6,041	4
Vienna	Dominion Natural Gas Co.	1.04	1,597	1,443	154	208	20	7,700	4
Wallaceburg	Union Gas Co.	21.05	106,244	102,751	3,493	4,210	1,166	2,995	6
West Hamilton	Southern Ontario Gas Co.	3.81	8,401	7,816	585	762	252	2,321	4
Wheatley	Southern Ontario Gas Co.	3.46	20,921	18,807	2,114	692	223	9,479	4
Windsor (Border Cities)	Union Gas Co.	477.36	1,164,930	1,125,897	39,033	95,472	12,397	3,148	4
Woodstock	Dominion Natural Gas Co.	48.35	93,434	86,054	7,380	9,670	2,108	3,501	4
Wyoming	Union Gas Co.	4.93	8,344	8,256	88	986	138	637	5
Total		1,248.84	4,057,463	3,829,418	228,045	249,768			

TABLE VII—LEAKAGE IN TRANSMISSION LINES, 1933

Transmission line	Size of pipe line	Equivalent 3-in. pipe	Volume received	Volume delivered	Actual leakage	Average pressure on pipe lines
Dundas to Hamilton	6-inch	8.8	M cu. ft. 121,661	M cu. ft. 114,587	M cu. ft. 7,074	lbs. per sq. in. 20
Gas field to Sarnia and Petrolia	6-, 8-, 10-, 12-inch	380.91	1,053,803	1,618,334	35,469	40-80
Leamington to Hamilton	8-, 10-, 12-inch	710.5	1,354,219	1,206,498	147,721	75
Gas field to Windsor	8-, 10-, 12-, 18-inch	423.08	1,345,682	1,310,283	35,399	30-80
Gas field to Ridgetown	6-, 8-inch	81.42	210,973	186,808	24,105	25-80
Gas field to Bothwell	4-, 6-inch	32	28,531	27,101	1,430	30-50
Gas field to Hamilton	8-inch	58.24	86,315	79,383	6,932	30-50
Dunnville to St. Catharines	8-inch	57.1	338,442	322,205	16,237	50
Total		1,752.05	5,139,626	4,865,259	274,367	

TABLE VIII—LEAKAGE ON RURAL LINES, 1933

Township	Equivalent feet of 3-inch pipe in all rural lines	Volume received	Volume delivered	Leakage for year		Average No. of consumers	Leakage per consumer	Average pressure on pipe lines	
				Actual	Allowable			Low pressure	High pressure
		M cu. ft.	M cu. ft.	M cu. ft.	M cu. ft.		cu. ft.	ozs.	lbs.
Chatham.....	4,656	3,193	3,170	23	175	43	535	6	.....
Dawn.....	13,400	2,898	2,842	56	508	29	1,931	6	.....
Dover.....	102,835	30,956	29,483	1,473	3,895	369	3,992	5	9
Enniskillen.....	10,156	2,618	2,520	98	385	35	2,800	6	.....
Harwich.....	101,994	26,544	24,835	1,709	3,863	430	3,974	5	5
Howard.....	17,681	7,117	6,504	613	670	97	6,319	6	4
Moore.....	11,195	2,288	2,174	114	424	51	2,235	6	.....
Raleigh.....	140,774	37,173	34,534	2,639	5,332	405	6,516	6	6
Raleigh (lake system).....	32,314	5,671	3,100	2,511	1,224	78	32,192	4	.....
Rochester.....	34,400	14,698	14,574	124	1,303	173	717	6	12
Sandwich, East.....	1,432	807	712	95	54	10	9,500	6	5
Sandwich, South.....	18,192	7,122	6,766	356	689	77	4,623	5	5
Sombra.....	1,929	555	497	58	73	12	4,833	6	.....
Tilbury, East.....	62,978	22,833	21,878	955	2,386	207	4,614	6	6
Total.....	553,936	164,473	153,649	10,824	20,981	2,016	.....	.....	.....

Licenses Issued in 1933

The Natural Gas Conservation Act, R.S.O., 1927, The Well Drillers' Act, R.S.O., 1927, and the Regulations made under these Acts require that the several operations carried out shall be done under license. Tables IX to XIII show a list of those to whom licenses were issued during 1933. There was an increase of 7 in the number of licenses issued to lease and prospect for natural gas, a decrease of 4 in the licenses to drill, and an increase of 7 in licenses to produce.

The licenses required under the above Acts are as follows:—

To Lease and Prospect for Natural Gas.....	\$5.00
To Drill or Bore for Natural Gas or Oil.....	5.00
To Produce Natural Gas.....	10.00
To Distribute Natural Gas.....	10.00
To Operate Natural Gas Pipe-Lines.....	10.00

TABLE IX—OPERATORS LICENSED TO LEASE AND PROSPECT FOR NATURAL GAS, 1933

License No.	Name	Address
615	Acme Gas and Oil Co., Ltd.....	Toronto, Ont.
614	Adams, L. W.....	Toronto, Ont.
610	Ajax Oil and Gas Co., Ltd.....	Toronto, Ont.
661	Blain, Dr. E. B.....	Hamilton, Ont.
588	Bradley, J. E.....	London, Ont.
658	British Petroleum Co., Ltd.....	Hamilton, Ont.
627	Culver, W. H., Jr.....	Dunnville, Ont.
603	Cyclops Gas Syndicate.....	Toronto, Ont.
630	Daly, C. A.....	Tupperville, Ont.
620	Dawson, Ralph.....	Merlin, Ont.
618	Dickenson, Charles E.....	Toronto, Ont.
596	Dominion Natural Gas Co., Ltd.....	Buffalo, N.Y.
642	Dominion Petroleum Co., Ltd.....	Glencoe, Ont.
602	Emerald Gas Syndicate.....	Toronto, Ont.
616	Erie Gas, Limited.....	Toronto, Ont.
635	Ferris, T. Gordon.....	Toronto, Ont.
592	Geddes, E. W.....	Chatham, Ont.
655	Glennay, Daniel.....	Dunnville, Ont.
584	Gray, Ira.....	Merlin, Ont.
606	Haldimand Natural Gas Syndicate.....	Stevensville, Ont.
609	Harris, J. E.....	Stevensville, Ont.
591	Harrison, George Edward.....	Toronto, Ont.
639	Heitbohmer, Frederick.....	Guelph, Ont.
595	Henderson, J. E.....	Chatham, Ont.
625	High Grade Natural Gas Co., Ltd.....	Chatham, Ont.
624	Highbank Oil, Limited.....	Chatham, Ont.
631	Holmes, A. B.....	Toronto, Ont.
641	Hoon, W. C.....	Glencoe, Ont.
683	Hoover, May, Limited.....	Selkirk, Ont.
608	House, Chas. C.....	Stevensville, Ont.
585	Howard, W. C.....	Leamington, Ont.
704	Hussey, W. J.....	Petrolia, Ont.
633	Jackson, Percy L.....	Dunnville, Ont.
634	James, F. L.....	Tillsonburg, Ont.
599	Jasperson, Bon.....	Kingsville, Ont.
654	Lake of the Woods Oil Co., Ltd.....	Rainy River, Ont.
626	Lymburner, M. G.....	Dunnville, Ont.
636	McDougall, A. S.....	Melbourne, Ont.
619	McGill, Joseph.....	Petrolia, Ont.
657	McNinch, S. E.....	Canboro, Ont.
623	Medina Natural Gas Co., Ltd.....	Chatham, Ont.
652	Morrish, Albert Ross.....	Wallacetown, Ont.
659	Parks, A. W.....	Oil Springs, Ont.
651	Parsons, L. S.....	Hamilton, Ont.
605	Patterson, W. C.....	Jamestown, N.Y.

TABLE IX—OPERATORS LICENSED TO LEASE AND PROSPECT FOR
NATURAL GAS, 1933—*Continued*

License No.	Name	Address
722	Port Colborne-Welland Gas and Oil Co., Ltd.....	Port Colborne, Ont.
593	Reaume, Earl.....	Chatham, Ont.
617	Reichheld, O. E.....	Fisherville, Ont.
660	Roberts, James R.....	Windsor, Ont.
656	Romney Gas and Oil Co., Ltd.....	London, Ont.
601	Rowe, E. P., Jr.....	Toronto, Ont.
604	Ryan, John J.....	Toronto, Ont.
589	Ryan, W. T.....	Toronto, Ont.
613	Ryder, John W.....	Toronto, Ont.
650	Schafer, Roy.....	Delhi, Ont.
653	Schollenberger, Christian.....	Wallacetown, Ont.
594	Scullard, Fred B.....	Chatham, Ont.
612	Sheffield, Reginald C.....	Toronto, Ont.
632	Smith, Ernest G.....	Windsor, Ont.
628	Smith, H. B.....	Windsor, Ont.
629	Smith, Dr. Luke.....	Chatham, Ont.
600	Smith, Robt. H.....	Lowbanks, Ont.
597	Southern Ontario Gas Co., Ltd.....	Buffalo, N.Y.
665	Stover, F. H.....	Chatham, Ont.
638	Sullivan, Geo. F.....	Sarnia, Ont.
586	Topp, Nathan.....	Cayuga, Ont.
607	Welland County Gas Syndicate.....	Stevensville, Ont.
644	White, Roy.....	Tillsonburg, Ont.
611	White Oil and Gas Co., Ltd.....	Sarnia, Ont.
640	Williams, Maxwell M.....	Toronto, Ont.
621	Willits, D. E.....	Bothwell, Ont.
622	Willits, G. E.....	Bothwell, Ont.
643	Wilson, Leo. A.....	Sarnia, Ont.
598	Woodhouse, Henry.....	Toronto, Ont.

TABLE X—OPERATORS LICENSED TO DRILL OR BORE FOR
NATURAL GAS, 1933

License No.	Name	Address
494	Beecher, L. W.	Jarvis, Ont.
493	Cherry, Robert	Collingwood, Ont.
488	Culver, W. H., Jr.	Dunnville, Ont.
489	Culver, W. H., Jr.	Dunnville, Ont.
520	Culver, W. H., Jr.	Dunnville, Ont.
511	Dawson, Ralph	Merlin, Ont.
491	Demaray and Carrothers	Kerwood, Ont.
490	Goit, Lorne R.	Dunnville, Ont.
529	Gregory, Geo. F., and Son	Petrolia, Ont.
530	Gregory, Geo. F., and Son	Petrolia, Ont.
532	Hockley Valley Oil Co., Ltd.	Toronto, Ont.
524	Holmes, A. B.	Toronto, Ont.
549	Hoover, May, Limited	Selkirk, Ont.
550	Hoover, May, Limited	Selkirk, Ont.
551	Hoover, May, Limited	Selkirk, Ont.
503	House and Harris	Stevensville, Ont.
509	Hussey, W. J.	Petrolia, Ont.
504	Jackson, Percy L.	Dunnville, Ont.
505	Jackson, Percy L.	Dunnville, Ont.
506	Jackson, Percy L.	Dunnville, Ont.
495	Jasperson, Bon	Kingsville, Ont.
496	Kiser Bros.	Chatham, Ont.
497	Kiser Bros.	Chatham, Ont.
508	Lymburner Bros. and Webber	Dunnville, Ont.
528	MacCorkindale, J. H.	Manitowaning, Ont.
499	McCutcheon, Thos. J.	Dunnville, Ont.
500	McCutcheon, Thos. J.	Dunnville, Ont.
501	McCutcheon, Thos. J.	Dunnville, Ont.
502	McCutcheon, Thos. J.	Dunnville, Ont.
516	McGaffey, Roy	Bothwell, Ont.
517	McKechnie, Sam.	Dunnville, Ont.
518	McKechnie, Sam.	Dunnville, Ont.
519	McKechnie, Sam.	Dunnville, Ont.
512	McLister, J. J.	Dunnville, Ont.
507	Perkins, J. E.	Dunnville, Ont.
575	Port Colborne-Welland Gas and Oil Co., Ltd.	Port Colborne, Ont.
533	Prairie Gas and Oil Co., Ltd.	Toronto, Ont.
527	Romney Gas and Oil Co., Ltd.	London, Ont.
492	Seynuck Valley Oil Co., Ltd.	Acton, Ont.
523	Smith, Dr. Luke	Chatham, Ont.
498	Smith, Robt. H.	Lowbanks, Ont.
526	Smith's Drilling Company	Windsor, Ont.
521	Stover, F. H., and Son	Chatham, Ont.
522	Stover, F. H., and Son	Chatham, Ont.
592	Sundy, Basil K.	Tillsonburg, Ont.
510	Walter Gas Syndicate	Orchard Park, N.Y.
513	Willits, D. E.	Bothwell, Ont.
514	Willits, D. E.	Bothwell, Ont.
515	Willits, D. E.	Bothwell, Ont.
525	Wilson, Bert	Sarnia, Ont.
531	Wright, David	Sarnia, Ont.

TABLE XI—OPERATORS LICENSED TO PRODUCE NATURAL GAS, 1933

License No.	Name	Address
617	Acme Gas and Oil Co., Ltd.....	Toronto, Ont.
612	Aikens Gas Syndicate.....	Vineland, Ont.
610	Ajax Oil and Gas Co., Ltd.....	Toronto, Ont.
627	Amity Gas and Oil Co., Ltd.....	Lowbanks, Ont.
637	Aragain Gold and Natural Gas Syndicate	Toronto, Ont.
732	Bertie Township Gas and Oil Syndicate.	Selkirk, Ont.
728	Broadway Gas Syndicate.....	Cayuga, Ont.
656	Canadian Natural Gas Syndicate.....	Simcoe, Ont.
690	Canfield Natural Gas Co., Ltd.....	Canfield, Ont.
628	Central Pipe Line Co., Ltd.....	Chatham, Ont.
692	Colonial Natural Gas and Oil Co., Ltd..	Hamilton, Ont.
603	Continental Gas Corporation, Ltd.....	Toronto, Ont.
598	Cyclops Gas Syndicate.....	Toronto, Ont.
626	Dawson, Ralph.....	Merlin, Ont.
593	Dominion Natural Gas Co., Ltd.....	Buffalo, N.Y.
726	Dunn Natural Gas Co., Ltd.....	Dunnville, Ont.
597	Emerald Gas Syndicate.....	Toronto, Ont.
720	Emerson, Harry L.....	R.R. No. 1, Dunnville, Ont.
702	Empire Natural Gas, Limited.....	Toronto, Ont.
618	Erie Gas, Limited.....	Toronto, Ont.
631	Fisherville Gas Company.....	Fisherville, Ont.
698	Gifford, Arthur, and Son.....	R.R. No. 2, Cayuga, Ont.
707	Glenney, Daniel.....	R.R. No. 5, Dunnville, Ont.
709	Grand River Gas and Oil Syndicate.....	Canfield, Ont.
715	Grand River Natural Gas Co., Ltd.....	Welland, Ont.
729	Grimsby Natural Gas Co., Ltd.....	Grimsby, Ont.
623	Haldimand Gas Syndicate.....	Cayuga, Ont.
605	Haldimand Natural Gas Syndicate.....	Stevensville, Ont.
629	Highbank Oil, Limited.....	Chatham, Ont.
704	Hill, A. W.....	Coatsworth, Ont.
609	Hope Gas Syndicate.....	St. Catharines, Ont.
607	House and Harris.....	Stevensville, Ont.
632	Ideal Gas Syndicate.....	Fisherville, Ont.
592	Industrial Natural Gas Co., Ltd.....	Chatham, Ont.
596	Jasperson, Bon.....	Kingsville, Ont.
719	Kelly Gas and Oil Syndicate.....	Toronto, Ont.
613	Lincoln Gas Co., Ltd.....	Toronto, Ont.
616	Lymburner Bros. and Webber.....	Dunnville, Ont.
633	McKechie and Hussey.....	Dunnville, Ont.
590	McKinney, John F.....	Niagara Falls, N.Y.
708	Melrose Gas and Oil Syndicate.....	Toronto, Ont.
678	Midwal Oil and Gas Co., Ltd.....	Toronto, Ont.
717	Mohawk Gas and Oil Syndicate, Ltd....	Hamilton, Ont.
644	Niagara Natural Gas Co., Ltd.....	Buffalo, N.Y.
601	Niece, Hosea, and Son.....	Lowbanks, Ont.
646	North Cayuga Gas Syndicate, Ltd.....	Cayuga, Ont.
712	Olga Gas and Oil Co., Ltd.....	Toronto, Ont.
700	Otterville Natural Gas Co.....	Otterville, Ont.
604	Patterson, W. C.....	Jamestown, N.Y.
667	Petrol Oil and Gas Co., Ltd.....	Toronto, Ont.
705	Port Colborne-Welland Gas and Oil Co., Ltd.....	Port Colborne, Ont.
621	Provincial Natural Gas and Fuel Co., Ltd.	Fort Erie, Ont.
624	Rainham Gas Syndicate.....	Cayuga, Ont.
661	Regal Gas Syndicate.....	Toronto, Ont.
713	Rich Gas Company.....	Toronto, Ont.
721	Riley, James V.....	Simcoe, Ont.
645	Romney Gas and Oil Co., Ltd.....	London, Ont.
639	Salina Gas Co., Ltd.....	Chatham, Ont.
723	Sarnia Oil and Gas Co., Ltd.....	Sarnia, Ont.
615	Selected Natural Gas and Oil Syndicate.	Toronto, Ont.
600	Sherbrooke Gas Syndicate.....	Lowbanks, Ont.
599	Smith, Robt. H.....	Lowbanks, Ont.
594	Southern Ontario Gas Co., Ltd.....	Buffalo, N.Y.
622	Springvale Gas and Oil Co., Ltd.....	Hagersville, Ont.
619	Standard Gas and Oil Syndicate.....	Fisherville, Ont.

TABLE XI—OPERATORS LICENSED TO PRODUCE NATURAL GAS, 1933—*Continued*

License No.	Name	Address
636	Sterling Gas Syndicate.....	Toronto, Ont.
595	Stevensville Natural Gas and Fuel Co..	Stevensville, Ont.
614	Superior Gas Syndicate.....	Fisherville, Ont.
620	Sweets Corners Gas and Oil Syndicate..	Fisherville, Ont.
724	Tillsonburg Oil and Gas Co., Ltd.....	Tillsonburg, Ont.
591	Union Gas Co. of Canada, Ltd.....	Chatham, Ont.
630	Vacuum Gas and Oil Co., Ltd.....	Toronto, Ont.
625	Walpole Natural Gas Syndicate.....	Cayuga, Ont.
722	Walter Gas Syndicate.....	Buffalo, N.Y.
606	Welland County Gas Syndicate.....	Stevensville, Ont.
611	White Oil and Gas Co., Ltd.....	Sarnia, Ont.
608	Yager, J. J.....	Selkirk, Ont.

TABLE XII—OPERATORS LICENSED TO DISTRIBUTE NATURAL GAS, 1933

License No.	Name	Address
428	Brantford Gas Company.....	Buffalo, N.Y.
452	Canfield Natural Gas Co., Ltd.....	Canfield, Ont.
435	Central Pipe Line Co., Ltd.....	Chatham, Ont.
429	Dominion Natural Gas Co., Ltd.....	Buffalo, N.Y.
436	Fisherville Gas Company.....	Fisherville, Ont.
459	Fonthill-Ridgeville Gas Co.....	Portland, Indiana.
437	Grimsby Natural Gas Co., Ltd.....	Grimsby, Ont.
426	Industrial Natural Gas Co., Ltd.....	Chatham, Ont.
457	Leamington, Town of.....	Leamington, Ont.
460	Lincoln Gas Co., Ltd.....	Toronto, Ont.
430	Manufacturers Natural Gas Co., Ltd.	Buffalo, N.Y.
432	Oil Springs Oil and Gas Co., Ltd.....	Oil Springs, Ont.
449	Ontario Salt Co., Ltd.....	Hamilton, Ont.
455	Port Colborne Welland Gas and Oil Co., Ltd.....	Port Colborne, Ont.
433	Provincial Natural Gas and Fuel Co., Ltd.	Fort Erie, Ont.
431	Southern Ontario Gas Co., Ltd.....	Buffalo, N.Y.
434	Springvale Gas and Oil Co., Ltd.....	Hagersville, Ont.
424	Union Gas Co. of Canada, Ltd.....	Chatham, Ont.
427	United Gas and Fuel Company of Hamilton, Ltd.....	Hamilton, Ont.
425	Windsor Gas Co., Ltd.....	Windsor, Ont.

TABLE XIII—OPERATORS LICENSED TO OPERATE PIPE LINES, 1933

License No.	Name	Address
94	Central Pipe Line Co., Ltd.....	Chatham, Ont.
92	Dominion Natural Gas Co., Ltd.....	Buffalo, N.Y.
93	Southern Ontario Gas Co., Ltd.....	Buffalo, N.Y.
91	Union Gas Co. of Canada, Ltd.....	Chatham, Ont.

Logs of Wells

The logs of oil and gas wells drilled in Ontario in 1933 are given on the pages following. They show the formation, total depth, and occurrences of gas, oil, and water as reported by the drillers.

These logs are on file in the office of the Natural Gas Commissioner, and they give the length of casing used, as well as other information regarding the texture of formations. In many cases samples of drill cuttings are available to the

public. The source of the information for the logs that follow is the company or person whose name appears at the top of each log.

ABBREVIATIONS

B.F.	Broken front.
C.	From Canborough.
Con.	Concession.
E.	East.
E. 1/2.	East half.
E.C.	East centre.
F.C.	Front concession.
L.F.	Lake front.
N.	North.
N. 1/2.	North half.
N.E.	Northeast.
N.E. 1/4.	Northeast quarter.
N.D.R.	North of Dover Road.
N.F.R.	North of Forks Road.
N.L.R.	North of Longwoods Road.
N.R.	Niagara River survey.
N.T.R.	North of Talbot Road.
N.W.	Northwest.
N.W. 1/4.	Northwest quarter.
Pt.	Part.
R.R.	River range.
Rd.	Road.
S.	South.
S. 1/2.	South half.
S.D.R.	South of Dover Road.
S.E. 1/2.	Southeast half.
S.L.R.	South of Longwoods Road.
S.T.R.	South of Talbot Road.
S.W. 1/4.	Southwest quarter.
Tp.	Township.
W.	West.
W. 1/2.	West half.

Brant County

PETROL OIL AND GAS CO., TORONTO
Lot 3, B.F., Tuscarora tp.

Completed July 28, 1933.
Open flow: 68,344 cu. ft.
Rock pressure: 240 lbs.

Formation	Thickness, ft.
Surface.....	67
Salina.....	67
Guelph and Niagara.....	263
Rochester.....	51
Clinton.....	27
Red Medina.....	20
Cabot Head.....	57
White Medina.....	25
Queenston.....	53

Total depth..... 630

Gas at 448 and 557 feet.
Fresh water at 76 feet; sulphur water at 255 feet.

PETROL OIL AND GAS CO., TORONTO
Lot 5, B.F., Tuscarora tp.

Completed August 23, 1933.
Open flow: 72,706 cu. ft.
Rock pressure: 240 lbs.

Formation	Thickness, ft.
Surface.....	53
Salina.....	80
Guelph and Niagara.....	267
Rochester.....	50
Clinton.....	26
Red Medina.....	20
Cabot Head.....	58
White Medina.....	29
Queenston.....	52

Total depth..... 635

Gas at 450 and 559 feet.
Fresh water at 63 feet.

PETROL OIL AND GAS CO., TORONTO
Lot 8, B.F., Tuscarora tp.

Completed September 15, 1933.
Open flow: 27,047 cu. ft.
Rock pressure: 235 lbs.

Formation	Thickness, ft.
Surface.....	37
Salina.....	88
Guelph and Niagara.....	278
Rochester.....	41
Clinton.....	30
Red Medina.....	14
Cabot Head.....	58
White Medina.....	29
Queenston.....	50

Total depth..... 625

Gas at 444 and 551 feet.
Fresh water at 55 feet.

PETROL OIL AND GAS CO., TORONTO
Lot 38, R.R., Tuscarora tp.

Completed May 11, 1933.
Dry hole.

Formation	Thickness, ft.
Surface.....	86
Salina.....	57
Guelph and Niagara.....	262
Rochester.....	40
Clinton.....	20
Red Medina.....	20
Cabot Head.....	65
White Medina.....	16
Queenston.....	

Total depth..... 566

Fresh water at 88 feet.

AJAX OIL AND GAS CO., TORONTO

Lot 14, con. V, Tuscarora tp.

Completed July 26, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	50
Salina.....	69
Niagara and Guelph.....	281
Rochester.....	49
Clinton.....	29
Red Medina.....	15
Cabot Head.....	69
White Medina.....	8

Total depth..... 570

Show of gas at 459 and 566 feet.

Fresh water at 64 feet.

AJAX OIL AND GAS CO., TORONTO

Lot 32, con. VI, Tuscarora tp.

Completed August 18, 1933.

Open flow: 35,000 cu. ft.

Rock pressure: 150 lbs.

Formation	Thickness, ft.
Surface.....	91
Salina.....	30
Niagara and Guelph.....	257
Rochester.....	38
Clinton.....	30
Red Medina.....	24
Cabot Head.....	59
White Medina.....	10
Red shale.....	50

Total depth..... 589

Gas at 418, 429, and 533 feet.

Fresh water at 92 feet.

AJAX OIL AND GAS CO., TORONTO

Lot 30, con. VI, Tuscarora tp.

Completed September 12, 1933.

Open flow: 17,000 cu. ft.

Rock pressure: 150 lbs.

Formation	Thickness, ft.
Surface.....	88
Salina.....	34
Niagara and Guelph.....	243
Rochester.....	50
Clinton.....	31
Red Medina.....	14
Cabot Head.....	68
White Medina.....	8
Red shale.....	50

Total depth..... 586

Gas at 417, 425, and 530 feet.

Fresh water at 60 feet.

AJAX OIL AND GAS CO., TORONTO

Lot 29, con. VI, Tuscarora tp.

Completed October 5, 1933.

Open flow: 6,000 cu. ft.

Rock pressure: 150 lbs.

Formation	Thickness, ft.
Surface.....	112
Salina.....	45
Niagara and Guelph.....	243
Rochester.....	49
Clinton.....	31
Red Medina.....	16
Cabot Head.....	63
White Medina.....	9
Red shale.....	20

Total depth..... 588

Gas at 454, 460, and 563 feet.

Fresh water at 115 feet.

AJAX OIL AND GAS CO., TORONTO

Lot 32, con. VI, Tuscarora tp.

Completed October 28, 1933.

Open flow: 12,000 cu. ft.

Rock pressure: 150 lbs.

Formation	Thickness, ft.
Surface.....	97
Salina.....	31
Niagara and Guelph.....	239
Rochester.....	51
Clinton.....	30
Red Medina.....	12
Cabot Head.....	67
White Medina.....	9
Red shale.....	50

Total depth..... 586

Gas at 430, 444, and 532 feet.

Fresh water at 98 feet.

Dufferin County

HOCKLEY VALLEY OIL CO., TORONTO

Lot 12, con. VII, Mono tp.

To December, 1932.

Dry hole.

Formation	Thickness, ft.
Sandy loam.....	22
Gravel.....	21
Coarse gravel.....	18
Quicksand and gravel.....	114
Clay shale.....	2
Gravel and sand.....	26
Hudson River shale.....	352
Utica brown shale.....	86
Trenton.....	659
Sandstone.....	3
Granite.....	332

Total depth, December, 1932..... 1,635

Show of gas at 1,300 feet.

Fresh water at 175 feet; brackish water at 197 feet.

Drilling is being continued.

Essex County

BON JASPERSON, KINGSVILLE

Lot 7, E. ½, con. 1, Gosfield South tp.

Completed May 6, 1933.

Open flow: 50,000 cu. ft.

Rock pressure: 275 lbs.

Formation	Thickness, ft.
Quicksand.....	42
Clay.....	42
Shell rock and quicksand.....	3
Lime.....	357
Lime and gypsum.....	6
Lime.....	478

Total depth..... 928

Gas at 650, 847, and 920 to 923 feet.

Fresh water at 86 feet; mineral water at 98, 375, and 455 feet.

Haldimand County

ARAGAIN GOLD AND NATURAL GAS SYNDICATE,
TORONTO

Lot 13, con. I, Canborough tp.

Completed July 28, 1933.

Open flow: 62,000 cu. ft.

Rock pressure: 125 lbs.

Formation	Thickness, ft.
Surface.....	59
Shale and lime.....	66
Niagara.....	225
Shale.....	54
Clinton.....	30
Red Medina.....	40
Shale.....	54
White Medina.....	10
Red shale.....	35

Total depth..... 573

Gas at 452 and 533 feet.

Fresh water at 80 feet; sulphur water at 200 feet.

DANIEL GLENNEY, DUNNVILLE

Lot 6, N.W. pt., con. III, Canborough tp.

Completed September 1, 1933.

Open flow: 25,000 cu. ft.

Rock pressure: 132 lbs.

Formation	Thickness, ft.
Surface.....	83
Blue shale.....	90
Brown lime.....	52
Niagara.....	200
Grey lime.....	53
Shale.....	40
Clinton.....	28
Red Medina.....	38
Grey shale.....	56
White Medina.....	15
Red shale.....	60
Total depth.....	715

Gas at 547 and 646 feet.

Sulphur water at 84 feet.

DANIEL GLENNEY, DUNNVILLE

Lots 5 and 6, E.C. pt., con. III, Canborough tp.

Completed September 26, 1933.

Open flow: 9,000 cu. ft.

Rock pressure: 138 lbs.

Formation	Thickness, ft.
Surface.....	58
Blue shale.....	85
Brown lime.....	65
Niagara.....	205
Grey lime.....	70
Shale.....	35
Clinton.....	28
Red Medina.....	38
Grey shale.....	56
White Medina.....	15
Red shale.....	26
Total depth.....	681

Gas at 560 and 645 feet.

Sulphur water at 60 feet.

ASSOCIATED OIL AND GAS SYNDICATE, TORONTO

Lot 5, con. III, Canborough tp.

Completed June 21, 1933.

Open flow: 45,000 cu. ft.

Rock pressure: 175 lbs.

Formation	Thickness, ft.
Surface.....	49
Lime and shale.....	186
Niagara.....	225
Shale.....	58
Clinton.....	31
Red Medina.....	38
Shale.....	60
White Medina.....	13
Red shale.....	50
Total depth.....	710

Gas at 521, 569, and 655 feet.

ASSOCIATED OIL AND GAS SYNDICATE, TORONTO

Lot 5, con. III, Canborough tp.

Completed July 8, 1933.

Open flow: 43,000 cu. ft.

Rock pressure: 235 lbs.

Formation	Thickness, ft.
Surface.....	54
Shale and lime.....	176
Niagara.....	230
Shale.....	56
Clinton.....	30
Red Medina.....	37
Shale.....	63
White Medina.....	12
Red shale.....	50
Total depth.....	708

Gas at 554, 558, and 656 feet.

Fresh water at 60 feet; sulphur water at 230 feet.

COLONIAL NATURAL GAS AND OIL CO., HAMILTON

Lot 1, N.E. pt., con. III, Canborough tp.

Completed October 27, 1933.

Open flow: 15,000 cu. ft.

Rock pressure: 200 lbs.

Formation	Thickness, ft.
Surface.....	50
Lime and shale.....	215
Niagara.....	220
Shale.....	64
Clinton.....	32
Red Medina.....	37
Shale.....	58
White Medina.....	12
Red shale.....	50
Total depth.....	738

Gas at 615 and 670 feet.

Fresh water at 50 feet.

COLONIAL NATURAL GAS AND OIL CO., HAMILTON

Lot 1, N.E. pt., con. III, Canborough tp.

Completed September 30, 1933.

Open flow: 22,000 cu. ft.

Rock pressure: 200 lbs.

Formation	Thickness, ft.
Surface.....	80
Lime and shale.....	185
Niagara.....	220
Shale.....	59
Clinton.....	31
Red Medina.....	41
Shale.....	57
White Medina.....	12
Red shale.....	50
Total depth.....	735

Gas at 600 and 675 feet.

Fresh water at 80 feet.

McKECHNIE AND HUSSEY, DUNNVILLE

Lot 6, con. III, Canborough tp.

Completed May, 1933.

Open flow: 15,000 cu. ft.

Rock pressure: 110 lbs.

Formation	Thickness, ft.
Surface.....	56
Lime and shale.....	174
Niagara.....	233
Shale.....	52
Clinton.....	28
Red Medina.....	36
Shale.....	60
White Medina.....	12
Red shale.....	50
Total depth.....	701

Fresh water at 60 feet; black water at 230 feet.

HARRY L. EMERSON, R.R. No. 1, DUNNVILLE

Pt. lots 5 and 6, con. II, Canborough tp.

Completed May 25, 1933.

Open flow: 45,000 cu. ft.

Rock pressure: 125 lbs.

Formation	Thickness, ft.
Surface.....	73
Lime and shale.....	157
Niagara.....	200
Shale.....	30
Clinton.....	30
Red Medina.....	40
Grey shale.....	55
White Medina.....	12
Red shale.....	50
Total depth.....	647

Gas at 490, 530, 585, and 597 feet.

Artesian water about 80 feet.

BEN NATURAL GAS CO., DUNNVILLE

Lot 9, N.E. centre, con. II, Canborough tp.

Completed September 23, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	77
Lime and shale.....	85
Niagara lime.....	225
Shale.....	50
Clinton.....	27
Red Medina.....	39
Grey shale.....	45
White Medina.....	16
Red shale.....	1

Total depth..... 565

Fresh water at 78 feet; salt water at 215 feet.

BEN NATURAL GAS CO., DUNNVILLE

Lot 9, N.E. centre, con. II, Canborough tp.

Completed October 14, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	71
Lime and shale.....	86
Niagara lime.....	225
Shale.....	50
Clinton.....	27
Red Medina.....	38
Grey shale.....	50
White Medina.....	18
Red shale.....	15

Total depth..... 580

Fresh water at 80 feet; salt water at 215 feet.

BEN NATURAL GAS CO., DUNNVILLE

Lot 9, N.E. centre, con. II, Canborough tp.

Completed November 28, 1933.

Open flow: 20,000 cu. ft.

Rock pressure: 115 lbs.

Formation	Thickness, ft.
Surface.....	65
Lime and shale.....	90
Niagara lime.....	225
Shale.....	50
Clinton.....	29
Red Medina.....	36
Grey shale.....	52
White Medina.....	18
Red shale.....	17

Total depth..... 582

Fresh water at 110 feet.

DUNN NATURAL GAS CO., DUNNVILLE

W. well, S. side of island in front of lot 17, con. I,
Dunn tp.

Completed June 13, 1933.

Open flow: 38,000 cu. ft.

Rock pressure: 175 lbs.

Formation	Thickness, ft.
Surface.....	54
Brown lime.....	75
Lime and shale.....	213
Niagara.....	225
Shale.....	55
Clinton.....	30
Red Medina.....	40
Grey shale.....	53
White Medina.....	18
Red shale.....	57

Total depth..... 820

Gas at 751 feet.

Fresh water at 40 feet; salt water at 450 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 8, N. $\frac{1}{2}$, con. I, S.D.R., Dunn tp.

Completed January 17, 1933.

Open flow: 65,000 cu. ft.

Rock pressure: 415 lbs.

Formation	Thickness, ft.
Surface.....	22
Lime and shale.....	378
Niagara.....	225
Shale.....	55
Clinton.....	30
Red Medina.....	40
Shale.....	60
White Medina.....	15
Red shale.....	37

Total depth..... 862

Fresh water at 22 feet; sulphur water at 400 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 13, W. $\frac{1}{2}$, con. I, N.D.R., Dunn tp.

Completed June 3, 1933.

Open flow: 112,000 cu. ft.

Rock pressure: 325 lbs.

Formation	Thickness, ft.
Surface.....	76
Lime and shale.....	289
Niagara.....	237
Shale.....	55
Clinton.....	31
Red Medina.....	35
Shale.....	63
White Medina.....	10
Red shale.....	31

Total depth..... 827

Fresh water at 74 feet; sulphur water at 335 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 13, W. $\frac{1}{2}$, con. I, N.D.R., Dunn tp.

Completed June 9, 1933.

Open flow: 27,000 cu. ft.

Rock pressure: 325 lbs.

Formation	Thickness, ft.
Surface.....	55
Lime and shale.....	285
Niagara.....	235
Shale.....	50
Clinton.....	26
Red Medina.....	37
Grey shale.....	69
White Medina.....	12
Red shale.....	27

Total depth..... 796

Fresh water at 55 feet; sulphur water at 340 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 8, S. $\frac{1}{2}$, con. I, S.D.R., Dunn tp.

Completed July 20, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	30
Lime and shale.....	415
Niagara.....	210
Shale.....	52
Clinton.....	28
Red Medina.....	38
Shale.....	63
White Medina.....	12
Red shale.....	2

Total depth..... 850

Fresh water at 35 feet; sulphur water at 445 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 8, S. $\frac{1}{2}$, con. I, S.D.R., Dunn tp.

Completed August 12, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	32
Lime and shale.....	407
Niagara.....	214
Shale.....	54
Clinton.....	28
Red Medina.....	38
Shale.....	65
White Medina.....	12
Red shale.....	2

Total depth..... 852

Fresh water at 35 feet; sulphur water at 440 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 8, S. $\frac{1}{2}$, con. I, S.D.R., Dunn tp.

Completed September 12, 1933.

Open flow: 112,000 cu. ft.

Rock pressure: 415 lbs.

Formation	Thickness, ft.
Surface.....	32
Lime and shale.....	407
Niagara.....	210
Shale.....	52
Clinton.....	28
Red Medina.....	38
Shale.....	62
White Medina.....	13
Red shale.....	50

Total depth..... 892

Fresh water at 35 feet; sulphur water at 440 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 7, con. I, S.D.R., Dunn tp.

Completed October 10, 1933.

Open flow: 60,000 cu. ft.

Rock pressure: 415 lbs.

Formation	Thickness, ft.
Surface.....	29
Lime and shale.....	421
Niagara.....	200
Shale.....	57
Clinton.....	35
Red Medina.....	35
Grey shale.....	62
White Medina.....	11
Red shale.....	38

Total depth..... 888

Fresh water at 30 feet; sulphur water at 450 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 9, S. $\frac{1}{2}$, con. I, S.D.R., Dunn tp.

Completed November 21, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	30
Lime and shale.....	420
Niagara.....	200
Shale.....	55
Clinton.....	28
Red Medina.....	35
Shale.....	62
White Medina.....	12
Red shale.....	3

Total depth..... 845

Fresh water at 40 feet; sulphur water at 190 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 5, con. I, S.D.R., Dunn tp.

Completed July 1, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	8
Flint.....	30
Lime and shale.....	394
Niagara.....	244
Shale.....	45
Clinton.....	30
Red Medina.....	37
Shale.....	58
White Medina.....	12
Red shale.....	3

Total depth..... 861

Fresh water at 38 feet; sulphur water at 400 feet.

COLONIAL NATURAL GAS AND OIL CO., HAMILTON

Lot 12, Earl tract, N.E. corner, Dunn tp.

Completed November 6, 1933.

Open flow: 65,000 cu. ft.

Rock pressure: 265 lbs.

Formation	Thickness, ft.
Surface.....	6
Limestone and flint.....	65
Blue shale.....	120
Brown limestone.....	199
Niagara lime.....	210
Grey lime.....	42
Casing shale.....	40
Clinton.....	29
Red Medina.....	39
Grey shale.....	60
White Medina.....	16
Red shale.....	50

Total depth..... 876

Sulphur gas at 385 feet; gas at 687, 733 to 737, and 820 feet.

Fresh water at 55, 65, and 75 feet; black water at 550 feet.

WESTERN ONTARIO NATURAL GAS CO., DUNNVILLE

Lot 28, N. $\frac{1}{2}$, Haldimand tract, con. 1 N., Dunn tp.

Completed January 10, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	62
Lime and shale.....	311
Niagara.....	225
Shale.....	55
Clinton.....	32
Red Medina.....	42
Grey shale.....	55
White Medina.....	18
Red shale.....	3

Total depth..... 803

Fresh water at 65 feet; salt water at 450 feet.

WESTERN ONTARIO NATURAL GAS CO., DUNNVILLE

Lot 28, N. $\frac{1}{2}$, Haldimand tract, con. 1 N., Dunn tp.

Completed February 9, 1933.

Open flow: 17,000 cu. ft.

Rock pressure: 260 lbs.

Formation	Thickness, ft.
Surface.....	70
Lime and shale.....	310
Niagara.....	225
Shale.....	55
Clinton.....	31
Red Medina.....	40
Grey shale.....	53
White Medina.....	18
Red shale.....	27

Total depth..... 829

Fresh water at 60 and 95 feet; salt water at 450 feet.

WESTERN ONTARIO NATURAL GAS CO., DUNNVILLE
 Lot 28, N. ½, Haldimand tract, con. I N., Dunn tp.
 Completed March 8, 1933.
 Open flow: 192,000 cu. ft.
 Rock pressure: 315 lbs.

Formation	Thickness, ft.
Surface.....	83
Lime and shale.....	269
Niagara.....	225
Shale.....	55
Clinton.....	32
Red Medina.....	40
Grey shale.....	53
White Medina.....	18
Red shale.....	59
Total depth.....	834

Fresh water at 90 feet; salt water at 450 feet.

WESTERN ONTARIO NATURAL GAS CO., DUNNVILLE
 Lot 28, N. ½, Haldimand tract, con. I N., Dunn tp.
 Completed March 30, 1933.
 Open flow: 131,000 cu. ft.
 Rock pressure: 290 lbs.

Formation	Thickness, ft.
Surface.....	72
Lime and shale.....	278
Niagara.....	225
Shale.....	55
Clinton.....	31
Red Medina.....	40
Grey shale.....	52
White Medina.....	18
Red shale.....	59
Total depth.....	830

Fresh water at 73 feet; salt water at 450 feet.

WESTERN ONTARIO NATURAL GAS CO., DUNNVILLE
 Lot 28, N. ½, Haldimand tract, con. I N., Dunn tp.
 Completed May 10, 1933.
 Open flow: 70,000 cu. ft.
 Rock pressure: 290 lbs.

Formation	Thickness, ft.
Surface.....	76
Lime and shale.....	287
Niagara.....	225
Shale.....	55
Clinton.....	32
Red Medina.....	40
Grey shale.....	53
White Medina.....	18
Red shale.....	36
Total depth.....	822

Fresh water at 76 feet; salt water at 450 feet.

WESTERN ONTARIO NATURAL GAS CO., DUNNVILLE
 Lot 28, N. ½, Haldimand tract, con. I N., Dunn tp.
 Completed May 20, 1933.
 Open flow: 270,000 cu. ft.
 Rock pressure: 290 lbs.

Formation	Thickness, ft.
Surface.....	78
Lime and shale.....	272
Niagara.....	225
Shale.....	55
Clinton.....	32
Red Medina.....	40
Grey shale.....	53
White Medina.....	18
Red shale.....	45
Total depth.....	818

Fresh water at 80 feet; salt water at 450 feet.

WESTERN ONTARIO NATURAL GAS CO., DUNNVILLE
 Lot 28, N. ½, Haldimand tract, con. I N., Dunn tp.
 Completed July 7, 1933.
 Open flow: 170,000 cu. ft.
 Rock pressure: 175 lbs.

Formation	Thickness, ft.
Surface.....	80
Lime and shale.....	267
Niagara.....	225
Shale.....	55
Clinton.....	32
Red Medina.....	40
Grey shale.....	53
White Medina.....	18
Red shale.....	45
Total depth.....	815

Fresh water at 80 feet; salt water at 450 feet.

WESTERN ONTARIO NATURAL GAS CO., DUNNVILLE
 Lot 28, N. ½, Haldimand tract, con. I N., Dunn tp.
 Completed September 13, 1933.
 Dry hole.

Formation	Thickness, ft.
Surface.....	78
Lime and shale.....	265
Niagara.....	225
Shale.....	55
Clinton.....	32
Red Medina.....	40
Grey shale.....	53
White Medina.....	17
Red shale.....	2
Total depth.....	767

Fresh water at 80 feet; salt water at 586 feet.

AIKENS GAS SYNDICATE, VINELAND
 Centre well, S. side of island in front of lot 17, con. I,
 Dunn tp.

Completed July 20, 1933.
 Open flow: 112,000 cu. ft.
 Rock pressure: 380 lbs.

Formation	Thickness, ft.
Surface.....	60
Lime and shale.....	281
Niagara.....	225
Shale.....	55
Clinton.....	30
Red Medina.....	40
Grey shale.....	53
White Medina.....	20
Red shale.....	51
Total depth.....	815

Gas at 621 feet.

WESTERN ONTARIO NATURAL GAS CO., DUNNVILLE
 E. well, S. side of island in front of lot 17, con. I,
 Dunn tp.

Completed August 18, 1933.
 Open flow: 42,000 cu. ft.
 Rock pressure: 250 lbs.

Formation	Thickness, ft.
Surface.....	66
Lime and shale.....	275
Niagara.....	225
Shale.....	55
Clinton.....	30
Red Medina.....	40
Grey shale.....	53
White Medina.....	20
Red Medina.....	54
Total depth.....	818

WESTERN ONTARIO NATURAL GAS CO., DUNNVILLE

Lot 6, Earl tract, Dunn tp.

Completed December 23, 1933.

Open flow: 12,000 cu. ft.

Rock pressure: 210 lbs.

Formation	Thickness, ft.
Surface.....	48
Lime and shale.....	331
Niagara.....	225
Shale.....	55
Clinton.....	30
Red Medina.....	40
Grey shale.....	52
White Medina.....	18
Red shale.....	25

Total depth..... 824

Fresh water at 48 feet; salt water at 475 feet.

WESTERN ONTARIO NATURAL GAS CO., DUNNVILLE

Pt. lots 1 and 2, Earl tract, Dunn tp.

Completed September 21, 1933.

Open flow: 17,000 cu. ft.

Rock pressure: 205 lbs.

Formation	Thickness, ft.
Surface.....	50
Lime and shale.....	306
Niagara.....	225
Shale.....	55
Clinton.....	32
Red Medina.....	40
Grey shale.....	52
White Medina.....	18
Red shale.....	40

Total depth..... 818

Fresh water at 51 feet; salt water at 450 feet.

WESTERN ONTARIO NATURAL GAS CO., DUNNVILLE

Pt. lots 1 and 2, Earl tract, Dunn tp.

Completed October 7, 1933.

Open flow: 55,000 cu. ft.

Rock pressure: 270 lbs.

Formation	Thickness, ft.
Surface.....	52
Lime and shale.....	295
Niagara.....	225
Shale.....	55
Clinton.....	32
Red Medina.....	40
Grey shale.....	52
White Medina.....	17
Red shale.....	58

Total depth..... 826

Fresh water at 50 feet; salt water at 450 feet.

WESTERN ONTARIO NATURAL GAS CO., DUNNVILLE

Pt. lots 1 and 2, Earl tract, Dunn tp.

Completed October 23, 1933.

Open flow: 50,000 cu. ft.

Rock pressure: 270 lbs.

Formation	Thickness, ft.
Surface.....	51
Lime and shale.....	306
Niagara.....	225
Shale.....	55
Clinton.....	30
Red Medina.....	40
Grey shale.....	53
White Medina.....	20
Red shale.....	60

Total depth..... 840

Fresh water at 51 feet; salt water at 450 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 7, con. I, S.D.R., Dunn tp.

Completed February 27, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	24
Lime and shale.....	391
Niagara.....	227
Shale.....	55
Clinton.....	32
Red Medina.....	40
Shale.....	60
White Medina.....	12
Red shale.....	2

Total depth..... 843

Fresh water at 60 feet; sulphur water at 435 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 6, con. I, S.D.R., Dunn tp.

Completed March 24, 1933.

Open flow: 45,000 cu. ft.

Rock pressure: 400 lbs.

Formation	Thickness, ft.
Surface.....	31
Lime and shale.....	389
Niagara.....	222
Shale.....	55
Clinton.....	32
Red Medina.....	40
Shale.....	60
White Medina.....	13
Red shale.....	50

Total depth..... 892

Fresh water at 60 feet; sulphur water at 442 feet.

WESTERN ONTARIO NATURAL GAS CO., DUNNVILLE

Lot 28, N. ½, Haldimand tract, con. I N., Dunn tp.

Completed May 31, 1933.

Open flow: 39,000 cu. ft.

Rock pressure: 250 lbs.

Formation	Thickness, ft.
Surface.....	87
Lime and shale.....	263
Niagara.....	225
Shale.....	55
Clinton.....	32
Red Medina.....	40
Grey shale.....	53
White Medina.....	18
Red shale.....	45

Total depth..... 818

Fresh water at 112 feet; salt water at 450 feet.

W. H. CULVER, JR., DUNNVILLE

Town of Dunnville, Moulton tp.

Completed November 6, 1933.

Open flow: 5,000 cu. ft.

Rock pressure: 155 lbs.

Formation	Thickness, ft.
Surface.....	72
Lime and shale.....	250
Niagara.....	230
Shale.....	51
Clinton.....	30
Red Medina.....	40
Grey shale.....	60
White Medina.....	10
Red shale.....	38

Total depth..... 781

Gas at 618 and 740 feet.

Fresh water at 90 feet.

EMERALD GAS SYNDICATE, TORONTO

Lot 3, con. II C., Moulton tp.

Completed January 9, 1933.

Open flow: 15,000 cu. ft.

Rock pressure: 145 lbs.

Formation	Thickness, ft.
Surface.....	86
Lime and shale.....	98
Niagara.....	225
Shale.....	52
Clinton.....	32
Red Medina.....	35
Grey shale.....	43
White Medina.....	24
Red shale.....	57

Total depth..... 652

Gas at 470 and 700 feet.

Fresh water at 160 feet; salt water at 250 feet.

RICH GAS CO., TORONTO

Lot 19, con. II, Moulton tp.

Completed February 4, 1933.

Open flow: 10,000 cu. ft.

Formation	Thickness, ft.
Surface.....	98
Lime and shale.....	88
Niagara.....	232
Shale.....	37
Clinton.....	30
Red Medina.....	40
Shale.....	55
White Medina.....	18
Red shale.....	50

Total depth..... 648

Gas at 505 and 584 feet.

Fresh water at 104 feet; black water at 310 feet.

RICH GAS CO., TORONTO

Lot 19, con. II, Moulton tp.

Completed March 20, 1933.

Open flow: 10,000 cu. ft.

Formation	Thickness, ft.
Surface.....	93
Lime and shale.....	80
Niagara.....	239
Shale.....	40
Clinton.....	29
Red Medina.....	38
Shale.....	51
White Medina.....	20
Red shale.....	51

Total depth..... 641

Gas at 481 and 580 feet.

Fresh water at 95 feet; sulphur water at 313 feet.

SELECTED NATURAL GAS AND OIL SYNDICATE, TORONTO

Lot 3, E. pt., con. I C., Diltz Rd., Moulton tp.

Completed April 25, 1933.

Open flow: 22,000 cu. ft.

Rock pressure: 120 lbs.

Formation	Thickness, ft.
Surface.....	88
Lime and shale.....	177
Niagara.....	250
Shale.....	40
Clinton.....	30
Red Medina.....	40
Shale.....	65
White Medina.....	18
Red shale.....	51

Total depth..... 759

Gas at 558, 595, 622, and 693 feet.

Fresh water at 88 feet; black water at 370 feet.

LYMBURNER BROS. AND WEBBER, DUNNVILLE

Lot 11, con. I, Moulton tp.

Completed November 7, 1933.

Open flow: 15,000 cu. ft.

Rock pressure: 90 lbs.

Formation	Thickness, ft.
Surface.....	80
Lime and shale.....	224
Niagara.....	191
Shale.....	44
Clinton.....	31
Red Medina.....	40
Grey shale.....	60
White Medina.....	10
Red shale.....	3

Total depth..... 683

Gas at 541 and 593 feet.

Water at 12 feet.

LYMBURNER BROS. AND WEBBER, DUNNVILLE

Lot 11, con. II, Moulton tp.

Completed November 25, 1933.

Open flow: 45,000 cu. ft.

Rock pressure: 155 lbs.

Formation	Thickness, ft.
Surface.....	72
Lime and shale.....	193
Niagara.....	223
Shale.....	37
Clinton.....	29
Red Medina.....	38
Grey shale.....	60
White Medina.....	11
Red shale.....	50

Total depth..... 713

Gas at 540 and 657 feet.

Water at 13 feet.

LINCOLN GAS CO., TORONTO

Attercliffe Station, Moulton tp.

Completed August, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	91
Lime and shale.....	89
Niagara.....	240
Shale.....	41
Clinton.....	27
Red Medina.....	28
Shale.....	60
White Medina.....	13
Red shale.....	5

Total depth..... 594

Fresh water at 91 feet; black water at 180 feet.

LINCOLN GAS CO., TORONTO

Attercliffe Station, Moulton tp.

Completed September 14, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	88
Lime and shale.....	82
Niagara.....	240
Shale.....	50
Clinton.....	30
Red Medina.....	36
Shale.....	60
White Medina.....	12
Red shale.....	13

Total depth..... 611

Fresh water at 91 feet; black water at 180 feet.

ROBT. H. SMITH, LOWBANKS

Lot W. 7, W. $\frac{1}{2}$, N.F.R., Moulton tp.

Completed January 21, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	115
Lime and shale.....	95
Niagara.....	218
Shale.....	59
Clinton.....	34
Red Medina.....	32
Shale.....	61
White Medina.....	14
Red shale.....	1

Total depth..... 629

Sulphur water at 115 feet.

CANADIAN NATURAL GAS SYNDICATE, SIMCOE

Lot 20, N.F.R., Moulton tp.

Completed November 22, 1933.

Open flow: 46,000 cu. ft.

Rock pressure: 235 lbs.

Formation	Thickness, ft.
Surface.....	93
Lime and shale.....	169
Niagara.....	220
Shale.....	57
Clinton.....	30
Red Medina.....	39
Shale.....	57
White Medina.....	12
Red shale.....	50

Total depth..... 727

Gas at 571 and 581 feet.

Sulphur water at 93 feet.

AMITY GAS AND OIL CO., LOWBANKS

Lots 18 and 19, con. I, Moulton tp.

Completed May 10, 1933.

Open flow: 25,000 cu. ft.

Rock pressure: 100 lbs.

Formation	Thickness, ft.
Surface.....	96
Lime and shale.....	114
Niagara.....	220
Shale.....	57
Clinton.....	35
Red Medina.....	32
Shale.....	58
White Medina.....	12
Red shale.....	50

Total depth..... 674

Gas at 510 feet.

Sulphur water at 95 feet.

ROBT. H. SMITH, LOWBANKS

Lot W. 7, N.F.R., Moulton tp.

Completed January 8, 1933.

Open flow: 50,000 cu. ft.

Rock pressure: 100 lbs.

Formation	Thickness, ft.
Surface.....	114
Lime and shale.....	101
Niagara.....	220
Shale.....	59
Clinton.....	37
Red Medina.....	32
Shale.....	56
White Medina.....	12
Red shale.....	50

Total depth..... 681

Gas at 514 feet.

Sulphur water at 114 feet.

COLONIAL NATURAL GAS AND OIL CO., HAMILTON

Lots 2 and 3, N.W. pts., con. I C, Moulton tp.

Completed March 2, 1933.

Open flow: 50,000 cu. ft.

Rock pressure: 175 lbs.

Formation	Thickness, ft.
Surface.....	80
Lime and shale.....	200
Niagara.....	220
Shale.....	59
Clinton.....	33
Red Medina.....	40
Shale.....	55
White Medina.....	12
Red shale.....	50

Total depth..... 749

Gas at 592, 632, and 699 feet.

Fresh water at 80 feet.

COLONIAL NATURAL GAS AND OIL CO., HAMILTON

Lot 4, N. pt., con. I C, Moulton tp.

Completed September 2, 1933.

Open flow: 25,000 cu. ft.

Rock pressure: 180 lbs.

Formation	Thickness, ft.
Surface.....	78
Lime and shale.....	194
Niagara.....	220
Shale.....	59
Clinton.....	30
Red Medina.....	40
Shale.....	58
White Medina.....	10
Red shale.....	51

Total depth..... 740

Gas at 551 and 679 feet.

Fresh water at 68 feet.

COLONIAL NATURAL GAS AND OIL CO., HAMILTON

Lot 3, N.W. pt., con. I C, Moulton tp.

Completed August 2, 1933.

Open flow: 28,000 cu. ft.

Rock pressure: 180 lbs.

Formation	Thickness, ft.
Surface.....	88
Lime and shale.....	182
Niagara.....	220
Shale.....	63
Clinton.....	30
Red Medina.....	40
Shale.....	56
White Medina.....	14
Red shale.....	50

Total depth..... 743

Gas at 553 and 679 feet.

Fresh water at 78 feet.

COLONIAL NATURAL GAS AND OIL CO., HAMILTON

Lots 2 and 3, N.W. pts., con. I C, Moulton tp.

Completed March 2, 1933.

Open flow: 65,000 cu. ft.

Rock pressure: 190 lbs.

Formation	Thickness, ft.
Surface.....	89
Blue shale.....	80
Brown lime.....	110
Niagara limestone.....	210
Grey limestone.....	43
Shale.....	30
Clinton.....	31
Red Medina.....	40
Grey shale.....	55
White Medina.....	12
Red shale.....	50

Total depth..... 750

Gas at 566, 601, and 684 feet.

Fresh water at 90 feet.

COLONIAL NATURAL GAS AND OIL CO., HAMILTON

Lots 2 and 3, N.W. pts., con. 1 C, Moulton tp.

Completed January 15, 1933.

Open flow: 34,500 cu. ft.

Rock pressure: 180 lbs.

Formation	Thickness, ft.
Surface.....	84
Lime and shale.....	191
Niagara.....	212
Lime and shale.....	81
Clinton.....	28
Red Medina.....	39
Grey shale.....	58
White Medina.....	16
Red shale.....	50

Total depth..... 759

Gas at 572, 626, and 703 feet.

Fresh water at 86 feet; black sulphur water at 275 feet.

COLONIAL NATURAL GAS AND OIL CO., HAMILTON

Lot 4, N. pt., con. 1 C, Moulton tp.

Completed September 2, 1933.

Open flow: 25,000 cu. ft.

Rock pressure: 180 lbs.

Formation	Thickness, ft.
Surface.....	78
Lime and shale.....	194
Niagara.....	220
Shale.....	59
Clinton.....	30
Red Medina.....	40
Shale.....	58
White Medina.....	10
Red shale.....	51

Total depth..... 740

Gas at 551 and 679 feet.

Fresh water at 68 feet.

AIKENS GAS SYNDICATE, VINELAND

Lot 5, con. II, North Cayuga tp.

Completed March 11, 1933.

Open flow: 50,000 cu. ft.

Rock pressure: 200 lbs.

Formation	Thickness, ft.
Surface.....	51
Lime and shale.....	216
Niagara.....	225
Shale.....	50
Clinton.....	30
Red Medina.....	40
Grey shale.....	53
White Medina.....	18
Red shale.....	60

Total depth..... 743

Gas at 681 feet.

Fresh water at 51 feet; salt water at 300 feet.

AIKENS GAS SYNDICATE, VINELAND

Lot 5, con. II, North Cayuga tp.

Completed May 9, 1933.

Open flow: 40,000 cu. ft.

Rock pressure: 200 lbs.

Formation	Thickness, ft.
Surface.....	38
Lime and shale.....	236
Niagara.....	225
Shale.....	50
Clinton.....	27
Red Medina.....	40
Grey shale.....	50
White Medina.....	16
Red shale.....	60

Total depth..... 742

Gas at 681 feet.

Fresh water at 37 feet; salt water at 300 feet.

NORTH CAYUGA GAS SYNDICATE, CAYUGA

Lots 1 and 2, Huff tract, North Cayuga tp.

Completed October 5, 1933.

Open flow: 23,000 cu. ft.

Rock pressure: 260 lbs.

Formation	Thickness, ft.
Surface.....	69
Lime and shale.....	241
Niagara.....	246
Shale.....	45
Clinton.....	25
Red Medina.....	30
Grey shale.....	64
White Medina.....	15
Red shale.....	29

Total depth..... 764

Gas at 602, 605, and 634 feet.

Sulphur water at 100 feet.

NORTH CAYUGA GAS SYNDICATE, CAYUGA

Lots 1 and 2, Huff tract, North Cayuga tp.

Completed September 21, 1933.

Open flow: 95,000 cu. ft.

Rock pressure: 150 lbs.

Formation	Thickness, ft.
Surface.....	60
Lime and shale.....	240
Niagara.....	236
Shale.....	55
Clinton.....	28
Red Medina.....	30
Grey shale.....	64
White Medina.....	15
Red shale.....	35

Total depth..... 763

Gas at 596 and 727 feet.

Fresh water at 90 feet.

NORTH CAYUGA GAS SYNDICATE, CAYUGA

Jones tract, North Cayuga tp.

Completed October 7, 1933.

Open flow: 50,000 cu. ft.

Rock pressure: 355 lbs.

Formation	Thickness, ft.
Surface.....	49
Lime and shale.....	268
Niagara.....	221
Shale.....	60
Clinton.....	27
Red Medina.....	40
Grey shale.....	60
White Medina.....	10
Red shale.....	4

Total depth..... 739

Gas at 601 and 627 feet.

Fresh water at 80 feet.

NORTH CAYUGA GAS SYNDICATE, CAYUGA

Jones tract, North Cayuga tp.

Completed September 20, 1933.

Open flow: 90,000 cu. ft.

Rock pressure: 345 lbs.

Formation	Thickness, ft.
Surface.....	38
Lime and shale.....	262
Niagara.....	220
Shale.....	56
Clinton.....	28
Red Medina.....	40
Shale.....	61
White Medina.....	10
Red shale.....	50

Total depth..... 765

Gas at 601 and 709 feet.

Fresh water at 70 feet.

GRAND RIVER GAS AND OIL SYNDICATE, CANFIELD

Lots 4, 5, and 6, Jones tract, North Cayuga tp.

Completed July 8, 1933.

Open flow: 37,000 cu. ft.

Rock pressure: 360 lbs.

Formation	Thickness, ft.
Surface.....	52
Lime and shale.....	265
Niagara.....	200
White lime.....	53
Clinton shale.....	35
Clinton.....	25
Red Medina.....	38
Blue shale.....	65
White Medina.....	10
Red shale.....	2

Total depth..... 745

Gas at 648 feet.

Water at 110 feet.

GRAND RIVER GAS AND OIL SYNDICATE, CANFIELD

Lot 3, Jones tract, North Cayuga tp.

Completed August 21, 1933

Dry hole.

Formation	Thickness, ft.
Surface.....	50
Lime and shale.....	265
Niagara.....	200
White lime.....	55
Shale.....	41
Clinton.....	28
Red Medina.....	38
Blue shale.....	65
White Medina.....	12
Red shale.....	1

Total depth..... 755

Water at 130 feet.

GRAND RIVER GAS AND OIL SYNDICATE, CANFIELD

Lots 1, 2, 3, and 4, Huff and Jones tracts,
North Cayuga tp.

Completed September 25, 1933.

Open flow: 73,000 cu. ft.

Rock pressure: 360 lbs.

Formation	Thickness, ft.
Surface.....	30
Lime and shale.....	245
Niagara.....	200
White lime.....	45
Shale.....	38
Clinton.....	25
Red Medina.....	35
Blue shale.....	65
White Medina.....	12
Red shale.....	5

Total depth..... 700

Gas at 604 feet.

Water at 30 feet; sulphur water at 270 feet.

GRAND RIVER GAS AND OIL SYNDICATE, CANFIELD

Lots 4, 5, and 6, Jones tract, North Cayuga tp.

Completed November 1, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	29
Lime and shale.....	245
Niagara.....	200
White lime.....	46
Shale.....	37
Clinton.....	25
Red Medina.....	35
Blue shale.....	65
White Medina.....	12
Red shale.....	3

Total depth..... 697

Water at 30 feet.

GRAND RIVER GAS AND OIL SYNDICATE, CANFIELD

Lots 4, 5, and 6, Jones tract, North Cayuga tp.

Completed December 16, 1933.

Open flow: 85,000 cu. ft.

Rock pressure: 365 lbs.

Formation	Thickness, ft.
Surface.....	58
Lime and shale.....	242
Niagara.....	200
White lime.....	50
Casing shale.....	44
Clinton.....	27
Red Medina.....	35
Blue shale.....	65
White Medina.....	10
Red shale.....	2

Total depth..... 733

Gas at 641 feet.

Water at 75 feet.

GRAND RIVER GAS AND OIL SYNDICATE, CANFIELD

Lot 4, Huff and Jones tracts, North Cayuga tp.

Completed June 10, 1933.

Open flow: 150,000 cu. ft.

Rock pressure: 350 lbs.

Formation	Thickness, ft.
Surface.....	56
Lime and shale.....	253
Niagara.....	200
White lime.....	50
Shale.....	32
Clinton.....	25
Red Medina.....	39
Blue shale.....	65
White Medina.....	12
Red shale.....	3

Total depth..... 735

Gas at 610, 620, and 638 feet.

Water at 65 feet.

GRAND RIVER GAS AND OIL SYNDICATE, CANFIELD

Lots 1 and 4, Huff and Jones tracts, North Cayuga tp.

Completed March 13, 1933.

Open flow: 21,000 cu. ft.

Rock pressure: 300 lbs.

Formation	Thickness, ft.
Surface.....	34
Lime and shale.....	251
Niagara.....	200
White lime.....	50
Clinton shale.....	34
Clinton.....	28
Red Medina.....	38
Blue shale.....	65
White lime.....	9
Red shale.....	3

Total depth..... 712

Gas at 575 feet.

Water at 40 feet.

GRAND RIVER GAS AND OIL SYNDICATE, CANFIELD

Lots 1 and 4, Huff and Jones tracts, North Cayuga tp.

Completed February 9, 1933.

Open flow: 50,000 cu. ft.

Rock pressure: 300 lbs.

Formation	Thickness, ft.
Surface.....	39
Lime and shale.....	241
Niagara.....	200
White lime.....	50
Clinton shale.....	34
Clinton.....	28
Red Medina.....	38
Blue shale.....	65
White lime.....	12
Red shale.....	4

Total depth..... 711

Gas at 356 and 373 feet.

Water at 40 feet.

LYNN VALLEY NATURAL GAS SYNDICATE, TORONTO

Lot 19, con. II, Oneida tp.

Completed January 27, 1933.

Open flow: 29,000 cu. ft.

Rock pressure: 385 lbs.

Formation	Thickness, ft.
Surface.....	48
Lime and shale.....	282
Niagara.....	231
Shale.....	48
Clinton.....	24
Red Medina.....	32
Grey shale.....	60
White Medina.....	15
Red shale.....	2

Total depth..... 742

Gas at 612 and 623 feet.

Sulphur water at 95 feet.

MELROSE GAS AND OIL SYNDICATE, TORONTO

Lot 19, con. IV, Oneida tp.

Completed February 14, 1933.

Open flow: 10,000 cu. ft.

Formation	Thickness, ft.
Surface.....	53
Lime and shale.....	255
Niagara.....	240
Shale.....	29
Clinton.....	29
Red Medina.....	31
Shale.....	90
White Medina.....	23
Red shale.....	50

Total depth..... 800

Gas at 589 and 737 feet.

Fresh water at 130 feet; sulphur water at 310 feet.

MELROSE GAS AND OIL SYNDICATE, TORONTO

Lot 19, N. $\frac{1}{2}$, con. III, Oneida tp.

Completed March 28, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	48
Lime and shale.....	226
Niagara.....	240
Shale.....	40
Clinton.....	28
Red Medina.....	35
Blue shale.....	95
White Medina.....	24
Red shale.....	9

Total depth..... 745

Fresh water at 95 feet; sulphur water at 300 feet.

W. H. CULVER, JR., DUNNVILLE

Lot 54, con. I, Oneida tp.

Completed August 1, 1933.

Open flow: 20,000 cu. ft.

Rock pressure: 435 lbs.

Formation	Thickness, ft.
Surface.....	3
Flint.....	49
Lime and shale.....	375
Niagara.....	241
Shale.....	46
Clinton.....	30
Red Medina.....	35
Grey shale.....	54
White Medina.....	11
Red shale.....	2

Total depth..... 846

Gas at 719 and 728 feet.

Sulphur water at 32 feet.

W. H. CULVER, DUNNVILLE

Lot 54, con. I, Oneida tp.

Completed July, 1933.

Open flow: 20,000 cu. ft.

Rock pressure: 385 lbs.

Formation	Thickness, ft.
Surface.....	3
Flint.....	53
Lime and shale.....	370
Niagara.....	240
Shale.....	48
Clinton.....	29
Red Medina.....	34
Grey shale.....	55
White Medina.....	10
Red shale.....	1

Total depth..... 843

Gas at 717 and 730 feet.

Sulphur water at 30 feet.

R. B. POPE, TORONTO

Lot 14, con. III, Oneida tp.

Completed August 20, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	56
Lime and shale.....	264
Niagara.....	240
Shale.....	52
Clinton.....	22
Red Medina.....	33
Grey shale.....	59
White Medina.....	15
Red shale.....	2

Total depth..... 743

Sulphur water at 70 feet.

STANDARD GAS AND OIL SYNDICATE, FISHERVILLE

Lot 1, con. VI, Rainham tp.

Completed January 12, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	14
Flint.....	80
Lime and shale.....	363
Niagara.....	251
Shale.....	51
Clinton.....	27
Red Medina.....	37
Grey shale.....	55
White Medina.....	14
Red shale.....	1

Total depth..... 893

R. B. POPE AND W. T. RYAN, TORONTO

Lot 7, S. $\frac{1}{2}$ of N. $\frac{1}{2}$, con. VI, Rainham tp.

Completed February 25, 1933.

Open flow: 26,000 cu. ft.

Rock pressure: 335 lbs.

Formation	Thickness, ft.
Surface.....	14
Flint.....	68
Lime and shale.....	363
Niagara.....	232
Shale.....	47
Clinton.....	24
Red Medina.....	35
Grey shale.....	69
White Medina.....	10
Red shale.....	5

Total depth..... 867

Gas at 738, 751, and 757 feet.

Fresh water at 35 feet.

STANDARD GAS AND OIL SYNDICATE, FISHERVILLE
Lot 1, con. VI, Rainham tp.
Completed March 4, 1933.
Dry hole.

Formation	Thickness, ft.
Surface.....	9
Flint.....	75
Lime and shale.....	366
Niagara.....	242
Shale.....	60
Clinton.....	28
Red Medina, soft.....	42
Grey shale.....	55
White Medina.....	15
Red shale.....	6
Total depth.....	898

Fresh water at 18 feet; sulphur water at 48 feet.

CYCLOPS GAS SYNDICATE, TORONTO
Lot 2, con. VII, Rainham tp.
Completed March 27, 1933.
Open flow: 15,000 cu. ft.

Formation	Thickness, ft.
Surface.....	16
Flint.....	67
Lime and shale.....	372
Niagara.....	231
Shale.....	55
Clinton.....	26
Red Medina.....	41
Grey shale.....	54
White Medina.....	11
Red shale.....	1
Total depth.....	874

Gas at 759 feet.
Sulphur water at 62 feet.

STANDARD GAS AND OIL SYNDICATE, FISHERVILLE
Lot 1, con. VI, Rainham tp.
Completed April 4, 1933.
Open flow: 27,400 cu. ft.
Rock pressure: 375 lbs.

Formation	Thickness, ft.
Surface.....	15
Flint.....	72
Lime and shale.....	372
Niagara.....	243
Shale.....	52
Clinton.....	30
Red Medina.....	38
Grey shale.....	55
White Medina.....	17
Red shale.....	4
Total depth.....	898

Gas at 757 and 774 feet.
Black water at 48 feet.

R. B. POPE AND W. T. RYAN, TORONTO
Lot 7, S. ½ of N. ½, con. VI, Rainham tp.
Completed March 21, 1933.
Open flow: 50,000 cu. ft.
Rock pressure: 425 lbs.

Formation	Thickness, ft.
Surface.....	24
Flint.....	65
Lime and shale.....	346
Niagara.....	238
Shale.....	47
Clinton.....	26
Red Medina.....	43
Grey shale.....	59
White Medina.....	10
Red shale.....	2
Total depth.....	860

Gas at 746, 756, and 786 feet.
Fresh water at 40 feet.

CYCLOPS GAS SYNDICATE, TORONTO
Lot 7, con. V, Rainham tp.
Completed April 13, 1933.
Open flow: 25,000 cu. ft.
Rock pressure: 280 lbs.

Formation	Thickness, ft.
Surface.....	14
Flint.....	84
Lime and shale.....	352
Niagara.....	230
Shale.....	61
Clinton.....	27
Red Medina.....	50
Grey shale.....	50
White Medina.....	10
Red shale.....	2
Total depth.....	880

Gas at 746, 783, and 793 feet.
Sulphur water at 105 feet.

CYCLOPS GAS SYNDICATE, TORONTO
Lot 8, con. V, Rainham tp.
Completed May 4, 1933.
Open flow: 26,000 cu. ft.
Rock pressure: 270 lbs.

Formation	Thickness, ft.
Surface.....	6
Flint.....	80
Lime and shale.....	369
Niagara.....	236
Shale.....	51
Clinton.....	24
Red Medina.....	46
Grey shale.....	59
White Medina.....	10
Red shale.....	4
Total depth.....	885

Gas at 747, 761, 781, and 791 feet.
Sulphur water at 68 feet.

OTTERVILLE NATURAL GAS CO., OTTERVILLE
Lots 1 and 2, con. VIII, Rainham tp.
Completed June 1, 1933.
Open flow: 44,000 cu. ft.
Rock pressure: 350 lbs.

Formation	Thickness, ft.
Surface.....	20
Flint.....	65
Lime and gypsum.....	385
Niagara.....	240
Shale.....	35
Clinton.....	30
Red Medina.....	35
Shale.....	65
White Medina.....	20
Red shale.....	40
Total depth.....	935

Gas at 748, 777, and 882 feet.
Fresh water at 20 feet; sulphur water at 305 feet.

REGAL GAS SYNDICATE, TORONTO
Lot 7, con. III, Rainham tp.
Completed May 17, 1933.
Open flow: 35,400 cu. ft.
Rock pressure: 385 lbs.

Formation	Thickness, ft.
Surface.....	19
Flint.....	51
Lime and shale.....	368
Niagara.....	224
Shale.....	58
Clinton.....	29
Red Medina.....	38
Grey shale.....	65
White Medina.....	6
Red shale.....	4
Total depth.....	862

Gas at 728, 748, 765, and 773 feet.
Fresh water at 37 feet.

OTTERVILLE NATURAL GAS CO., OTTERVILLE

Lots 1 and 2, con. VIII, Rainham tp.

Completed June 30, 1933.

Open flow: 5,000 cu. ft.

Rock pressure: 500 lbs.

Formation	Thickness, ft.
Surface.....	14
Flint.....	65
Lime.....	383
Niagara lime.....	240
Shale.....	35
Clinton.....	30
Red Medina.....	35
Blue shale.....	75
White Medina.....	19
Red shale.....	5

Total depth..... 901

Gas at 740 and 795 feet.

Fresh water at 14 feet; sulphur water at 300 feet.

OTTERVILLE NATURAL GAS CO., OTTERVILLE

Lots 1 and 2, con. VIII, Rainham tp.

Completed August 16, 1933.

Open flow: 90,000 cu. ft.

Rock pressure: 480 lbs.

Formation	Thickness, ft.
Surface.....	27
Flint.....	65
Lime and gypsum.....	353
Niagara.....	240
Shale.....	51
Clinton.....	30
Red Medina.....	35
Blue shale.....	65
White Medina.....	20
Red shale.....	41

Total depth..... 927

Gas at 739, 785, and 889 feet.

Fresh water at 28 feet; black water at 310 feet.

LYMBURNER BROS. AND WEBBER, DUNNVILLE

Lot 15, con. II, Rainham tp.

Completed February 2, 1933.

Open flow: 100,000 cu. ft.

Rock pressure: 200 lbs.

Formation	Thickness, ft.
Surface.....	12
Flint.....	68
Lime and shale.....	365
Niagara.....	229
Shale.....	61
Clinton.....	28
Red Medina.....	40
Grey shale.....	62
White Medina.....	12
Red shale.....	51

Total depth..... 928

Gas at 767, 773, 778, and 869 feet.

Fresh water at 93 feet.

LYMBURNER BROS. AND WEBBER, DUNNVILLE

Lot 15, con. II, Rainham tp.

Completed March 7, 1933.

Open flow: 70,000 cu. ft.

Rock pressure: 200 lbs.

Formation	Thickness, ft.
Surface.....	12
Flint.....	65
Lime and shale.....	372
Niagara.....	229
Shale.....	57
Clinton.....	27
Red Medina.....	42
Grey shale.....	60
White Medina.....	10
Red shale.....	3

Total depth..... 877

Gas at 769 feet.

Fresh water at 52 and 125 feet.

LYMBURNER BROS. AND WEBBER, DUNNVILLE

Lot 15, con. II, Rainham tp.

Completed June 6, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	14
Flint.....	56
Lime and shale.....	382
Niagara.....	224
Shale.....	54
Clinton.....	26
Red Medina.....	40
Grey shale.....	60
White Medina.....	10
Red shale.....	3

Total depth..... 869

Water at 15 feet.

LYMBURNER BROS. AND WEBBER, DUNNVILLE

Lot 17, con. II, Rainham tp.

Completed July 13, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	11
Flint.....	72
Lime and shale.....	369
Niagara.....	224
Shale.....	58
Clinton.....	32
Red Medina.....	41
Shale.....	60
White Medina.....	10
Red shale.....	3

Total depth..... 880

Fresh water at 30 feet.

LYMBURNER BROS. AND WEBBER, DUNNVILLE

Lot 17, con. II, Rainham tp.

Completed September 18, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	11
Flint.....	72
Lime and shale.....	369
Niagara.....	224
Shale.....	58
Clinton.....	32
Red Medina.....	41
Shale.....	60
White Medina.....	10
Red shale.....	3

Total depth..... 880

Water at 50 feet.

OTTERVILLE NATURAL GAS CO., OTTERVILLE

Lot 1, con. VIII, Rainham tp.

Completed November 15, 1933.

Open flow: 60,000 cu. ft.

Rock pressure: About 400 lbs.

Formation	Thickness, ft.
Surface.....	30
Flint.....	60
Lime and shale.....	360
Niagara lime.....	240
Shale.....	48
Clinton lime.....	27
Red Medina.....	34
Medina shale.....	70
White Medina.....	16
Red shale.....	50

Total depth..... 935

Gas at 747, 779, and 875 feet.

Fresh water at 65 feet; black water at 540 feet.

SUPERIOR GAS SYNDICATE, FISHERVILLE

Lot 8, con. III, Rainham tp.

Completed December 19, 1933.

Open flow: 29,000 cu. ft.

Rock pressure: 270 lbs.

Formation	Thickness, ft.
Surface.....	18
Flint.....	75
Lime and shale.....	357
Niagara.....	241
Shale.....	60
Clinton.....	30
Red Medina.....	35
Grey shale.....	70
White Medina.....	10
Red shale.....	2

Total depth..... 898

Gas at 755 and 806 feet.

Sulphur water at 40 feet.

SUPERIOR GAS SYNDICATE, FISHERVILLE

Lot 12, con. II, Rainham tp.

Completed November 24, 1933.

Open flow: 30,000 cu. ft.

Rock pressure: 300 lbs.

Formation	Thickness, ft.
Surface.....	15
Flint.....	70
Lime and shale.....	370
Niagara.....	234
Shale.....	60
Clinton.....	30
Red Medina.....	41
Grey shale.....	60
White Medina.....	10
Red shale.....	5

Total depth..... 895

Gas at 755, 772, and 783 feet.

Sulphur water at 550 feet.

BROADWAY GAS SYNDICATE, CAYUGA

Lot 1, N.E. $\frac{1}{4}$, con. VII, Rainham tp.

Completed about June 1, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	30
Flint.....	80
Brown lime.....	40
Shale and lime.....	100
Brown lime.....	100
Shale and lime.....	90
Shale.....	10
Niagara.....	210
White lime.....	43
Shale.....	41
Clinton.....	25
Red Medina.....	42
Grey shale.....	47
White Medina.....	14
Red shale.....	1

Total depth..... 873

ALEX. McDOUGALL, OAKVILLE

Lot 15, con. III, Rainham tp.

Completed January 25, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	13
Flint.....	80
Lime and shale.....	365
Niagara.....	247
Shale.....	39
Clinton.....	28
Red Medina.....	45
Grey shale.....	60
White Medina.....	6
Red shale.....	2

Total depth..... 885

Fresh water at 40 feet; sulphur water at 458 feet.

ALEX. McDOUGALL, OAKVILLE

Lot 15, con. I, Rainham tp.

Completed February 24, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	8
Flint.....	72
Lime and shale.....	365
Niagara.....	240
Clinton shale.....	52
Clinton.....	29
Red Medina.....	40
Grey shale.....	60
White Medina.....	12
Red shale.....	3

Total depth..... 881

Black water at 35 feet; sulphur water at 410 feet.

ALEX. McDOUGALL, OAKVILLE

Lot 14, con. I, Rainham tp.

Completed October, 1933.

Open flow: 27,000 cu. ft.

Rock pressure: 280 lbs.

Formation	Thickness, ft.
Surface.....	8
Flint.....	65
Lime and shale.....	387
Niagara.....	245
Shale.....	45
Clinton.....	29
Red Medina.....	35
Shale.....	60
White Medina.....	12
Red shale.....	4

Total depth..... 890

Mineral water at 30 feet; sulphur water at 460 feet.

ALEX. McDOUGALL, OAKVILLE

Lot 14, con. I, Rainham tp.

Completed November, 1933.

Open flow: 200,000 cu. ft.

Rock pressure: 270 lbs.

Formation	Thickness, ft.
Surface.....	25
Flint.....	35
Lime and shale.....	385
Niagara.....	250
Shale.....	50
Clinton.....	30
Red Medina.....	35
Shale.....	60
White Medina.....	11
Shale.....	5

Total depth..... 886

Mineral water at 30 feet.

Sulphur water at 460 feet.

ALEX. McDOUGALL, OAKVILLE

Lot 13, con. I, Rainham tp.

Completed December 1, 1933.

Open flow: 83,000 cu. ft.

Rock pressure: 282 lbs.

Formation	Thickness, ft.
Surface.....	16
Flint.....	86
Lime and shale.....	345
Niagara.....	250
Shale.....	50
Clinton.....	30
Red Medina.....	40
Shale.....	60
White Medina.....	12
Red shale.....	5

Total depth..... 894

Mineral water at 30 feet.

Sulphur water at 460 feet.

ALEX. McDOUGALL, OAKVILLE

Lot 14, con. I, Rainham tp.

Completed December 30, 1933.

Open flow: 73,000 cu. ft.

Rock pressure: 310 lbs.

Formation	Thickness, ft.
Surface.....	7
Flint.....	65
Lime and shale.....	380
Niagara.....	265
Shale.....	16
Clinton.....	28
Red Medina.....	42
Red Medina sand.....	60
Shale.....	10
White Medina.....	2
Red shale.....	

Total depth..... 875

Fresh water at 40 feet; sulphur water at 442 feet.

KELLY GAS AND OIL SYNDICATE, TORONTO

Lot 12, con. I, Rainham tp.

Completed July 20, 1933.

Open flow: 50,000 cu. ft.

Rock pressure: 335 lbs.

Formation	Thickness, ft.
Surface.....	9
Flint.....	81
Lime and shale.....	375
Niagara.....	220
Casing shale.....	65
Clinton.....	30
Red Medina sand.....	28
Red Medina shale.....	12
Grey shale.....	58
White Medina.....	14
Red shale.....	6

Total depth..... 898

Gas in Clinton and Red Medina.
Water at 50 and 90 feet.

KELLY GAS AND OIL SYNDICATE, TORONTO

Lot 12, con. II, Rainham tp.

Completed March 29, 1933.

Open flow: 150,000 cu. ft.

Rock pressure: 310 lbs.

Formation	Thickness, ft.
Surface.....	18
Flint.....	122
Lime and shale.....	330
Niagara.....	225
Casing shale.....	53
Clinton.....	30
Red Medina sand.....	30
Red Medina shale.....	10
Grey shale.....	65
White Medina.....	14
Red shale.....	3

Total depth..... 900

Gas in Clinton and Red Medina.
Water at 50 feet.

KELLY GAS AND OIL SYNDICATE, TORONTO

Lot 12, con. II, Rainham tp.

Completed May 5, 1933.

Open flow: 40,000 cu. ft.

Rock pressure: 300 lbs.

Formation	Thickness, ft.
Surface.....	28
Flint.....	107
Lime and shale.....	338
Niagara.....	234
Casing shale.....	41
Clinton.....	32
Red Medina sand.....	10
Red Medina shale.....	28
Grey shale.....	62
White Medina.....	20
Red shale.....	4

Total depth..... 904

Gas in Clinton.
Water at 45 feet.

KELLY GAS AND OIL SYNDICATE, TORONTO

Lot 12, con. II, Rainham tp.

Completed June 9, 1933.

Open flow: 35,000 cu. ft.

Rock pressure: 339 lbs.

Formation	Thickness, ft.
Surface.....	19
Flint.....	101
Lime and shale.....	345
Niagara.....	230
Casing shale.....	55
Clinton.....	30
Red Medina sand.....	30
Red Medina shale.....	10
Grey shale.....	65
White Medina.....	15
Red shale.....	3

Total depth..... 903

Gas in Clinton and Red Medina.
Water at 55 feet.

KELLY GAS AND OIL SYNDICATE, TORONTO

Lot 11, con. I, Rainham tp.

Completed September 19, 1933.

Open flow: 23,000 cu. ft.

Rock pressure: 330 lbs.

Formation	Thickness, ft.
Surface.....	15
Flint.....	90
Lime and shale.....	355
Niagara.....	250
Casing shale.....	60
Clinton.....	25
Red Medina sand.....	10
Red Medina shale.....	29
Grey shale.....	56
White Medina.....	16
Red shale.....	3

Total depth..... 909

Gas at 780 and 826 feet.
Water at 75 feet.PORT COLBORNE-WELLAND GAS AND OIL CO.,
PORT COLBORNE

Lot 34, R.R., Seneca tp.

Completed December 31, 1933.

Open flow: 20,000 cu. ft.

Rock pressure: 135 lbs.

Formation	Thickness, ft.
Surface.....	27
Lime and shale.....	58
Niagara.....	238
Casing shale.....	42
Clinton.....	35
Red Medina.....	37
Grey shale.....	52
White Medina.....	5
Red shale.....	50

Total depth..... 544

Gas at 367 feet.
Water at 60 feet.PORT COLBORNE-WELLAND GAS AND OIL CO.,
PORT COLBORNE

Lot 37, R.R., Seneca tp.

Completed September 26, 1933.

Open flow: 30,000 cu. ft.

Rock pressure: 132 lbs.

Formation	Thickness, ft.
Surface.....	34
Lime and shale.....	76
Niagara.....	242
Casing shale.....	39
Clinton.....	35
Red Medina.....	30
Grey shale.....	55
White Medina.....	5
Red shale.....	75

Total depth..... 591

Gas at 393 feet.
Water at 170 feet.

PORT COLBORNE-WELLAND GAS AND OIL CO.,
PORT COLBORNE

Lot 37, R.R., Seneca tp.

Completed September 1, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	16
Lime and shale.....	69
Niagara.....	241
Casing shale.....	39
Clinton.....	32
Red Medina.....	32
Grey shale.....	55
White Medina.....	7
Red shale.....	6

Total depth..... 497

Small show of gas at 367, 380, and 391 feet.

Fresh water at 15 feet.

PORT COLBORNE-WELLAND GAS AND OIL CO.,
PORT COLBORNE

Lot 36, R.R., Seneca tp.

Completed October 20, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	54
Lime and shale.....	81
Niagara.....	245
Casing shale.....	33
Clinton.....	30
Red Medina.....	30
Grey shale.....	55
White Medina.....	10
Red shale.....	2

Total depth..... 540

Show of gas at 425, 431, and 532 feet.

Water at 60 feet.

PORT COLBORNE-WELLAND GAS AND OIL CO.,
PORT COLBORNE

Lot 37, R.R., Seneca tp.

Completed November 18, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	47
Lime and shale.....	80
Niagara.....	244
Casing shale.....	34
Clinton.....	30
Red Medina.....	34
Grey shale.....	55
White Medina.....	10
Red shale.....	2

Total depth..... 536

Water at 60 feet.

PORT COLBORNE-WELLAND GAS AND OIL CO.,
PORT COLBORNE

Pt. Nelles tract, Seneca tp.

Completed August 7, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	68
Lime and shale.....	102
Niagara.....	243
Casing shale.....	39
Clinton.....	24
Red Medina.....	33
Grey shale.....	58
White Medina.....	12
Red shale.....	2

Total depth..... 581

Water at 70 feet.

CENTRAL SENECA GAS SYNDICATE, CAYUGA

Lot 12, N. $\frac{1}{2}$, con. IV, Seneca tp.

Completed October 28, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	55
Lime and shale.....	120
Niagara.....	161
Casing shale.....	36
Clinton.....	26
Red Medina shale.....	30
Grey shale.....	62
White Medina.....	12
Red shale.....	3

Total depth..... 505

Water at 70 feet.

CENTRAL SENECA GAS SYNDICATE, CAYUGA

Lot 11, N. $\frac{1}{2}$, con. IV, Seneca tp.

Completed November 18, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	60
Lime and shale.....	115
Niagara.....	159
Casing shale.....	31
Clinton.....	23
Red Medina sand.....	6
Red Medina shale.....	29
Grey shale.....	55
White Medina.....	12
Red shale.....	6
Red shale (pocket).....	40

Total depth..... 536

Gas in White Medina.

Water at 80 feet.

CENTRAL SENECA GAS SYNDICATE, CAYUGA

Lot 17, N. $\frac{1}{2}$, con. IV, Seneca tp.

Completed December 8, 1933.

Open flow: 500,000 cu. ft.

Rock pressure: 95 lbs.

Formation	Thickness, ft.
Surface.....	64
Lime and shale.....	96
Niagara.....	190
Casing shale.....	43
Clinton.....	23
Red Medina sand.....	20
Red Medina shale.....	10
Grey shale.....	50
White Medina.....	12
Red shale.....	24

Total depth..... 532

Gas at 409, 434, and 502 feet.

Water at 73 feet.

CENTRAL SENECA GAS SYNDICATE, CAYUGA

Lot 16, N. $\frac{1}{2}$, con. IV, Seneca tp.

Completed December 28, 1933.

Open flow: 500,000 cu. ft.

Rock pressure: 95 lbs.

Formation	Thickness, ft.
Surface.....	64
Lime and shale.....	101
Niagara.....	190
Casing shale.....	37
Clinton.....	26
Red Medina sand.....	20
Red Medina shale.....	12
Grey shale.....	50
White Medina.....	15
Red shale.....	18

Total depth..... 533

Gas in White Medina.

Water at 80 feet.

RAINHAM GAS SYNDICATE, FISHERVILLE

Lot 25, con. II, Seneca tp.

Completed January 24, 1933.

Open flow: 50,000 cu. ft.

Formation	Thickness, ft.
Surface.....	77
Lime and shale.....	139
Niagara.....	249
Casing shale.....	58
Clinton.....	26
Red Medina sand.....	20
Red Medina shale.....	29
Grey shale.....	45
White Medina.....	24
Red shale.....	5

Total depth..... 672

Gas at 538 and 566 feet.

Water at 80 feet.

STERLING GAS SYNDICATE, TORONTO

Lot 14, con. II, Walpole tp.

Completed February 3, 1933.

Open flow: 70,000 cu. ft.

Rock pressure: 235 lbs.

Formation	Thickness, ft.
Surface.....	25
Flint.....	120
Lime and shale.....	364
Niagara.....	280
Shale.....	51
Clinton.....	25
Red Medina.....	43
Grey shale.....	65
White Medina.....	15
Red shale.....	2

Total depth..... 990

Gas at 845, 872, and 887 feet.

Sulphur water at 85 feet.

EMPIRE NATURAL GAS, LIMITED, TORONTO

Lot 1, con. I, Walpole tp.

Completed March 18, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	150
Flint.....	400
Lime and shale.....	250
Niagara lime.....	71
Lime and shale.....	24
Clinton lime.....	40
Red Medina.....	58
Grey shale.....	9
White Medina.....	2
Red shale.....	

Total depth..... 1,013

Show of gas at 932 and 1,008 feet.

Fresh water at 90 feet.

EMPIRE NATURAL GAS, LIMITED, TORONTO

Lot 1, con. II, Walpole tp.

Completed May 15, 1933.

Open flow: 900,000 cu. ft.

Rock pressure: 450 lbs.

Formation	Thickness, ft.
Surface.....	31
Lime and shale.....	535
Niagara lime.....	250
White lime.....	18
Shale and lime.....	41
Shale.....	10
Clinton.....	25
Red Medina.....	42
Shale.....	37

Total depth..... 989

Gas at 920 feet.

Fresh water at 60 feet; black water at 700 feet.

EMPIRE GAS AND OIL SYNDICATE, TORONTO

Lot 1, con. II, Walpole tp.

Completed May 13, 1933.

Open flow: 825,000 cu. ft.

Rock pressure: 480 lbs.

Formation	Thickness, ft.
Surface.....	31
Lime and shale.....	535
Niagara lime.....	250
White lime.....	18
Shale and lime.....	41
Shale.....	10
Clinton.....	25
Red Medina.....	42
Shale.....	37

Total depth..... 989

Gas at 918 to 938 feet.

Fresh water at 60 feet; black water at 700 feet.

STANDARD GAS AND OIL SYNDICATE, FISHERVILLE

Lot 24, S. $\frac{1}{2}$ of E. $\frac{1}{2}$ of N. $\frac{1}{2}$, con. VI, Walpole tp.

Completed June 7, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	7
Flint.....	80
Lime and shale.....	361
Niagara.....	252
Shale.....	61
Clinton.....	27
Red Medina.....	35
Grey shale.....	55
White Medina.....	13
Red shale.....	2

Total depth..... 893

Fresh water at 39 feet; sulphur water at 115 feet.

CYCLOPS GAS SYNDICATE, TORONTO

Lot 19, con. VIII, Walpole tp.

Completed June 27, 1933.

Open flow: 20,000 cu. ft.

Rock pressure: 390 lbs.

Formation	Thickness, ft.
Surface.....	26
Flint.....	45
Lime and shale.....	379
Niagara.....	248
Shale.....	57
Clinton.....	24
Red Medina.....	30
Grey shale.....	66
White Medina.....	13
Red shale.....	3

Total depth..... 891

Gas at 758, 771, and 794 feet.

Fresh water at 42 feet.

STANDARD GAS AND OIL SYNDICATE, FISHERVILLE

Lot 24, S. $\frac{1}{2}$ of E. $\frac{1}{2}$ of N. $\frac{1}{2}$, con. VI, Walpole tp.

Completed July 6, 1933.

Open flow: 28,000 cu. ft.

Rock pressure: 375 lbs.

Formation	Thickness, ft.
Surface.....	16
Flint.....	70
Lime and shale.....	371
Niagara.....	251
Shale.....	46
Clinton.....	30
Red Medina.....	35
Grey shale.....	55
White Medina.....	17
Red shale.....	3

Total depth..... 894

Gas at 759, 774, 783, and 819 feet.

Fresh water at 38 feet; sulphur water at 115 feet.

EMPIRE NATURAL GAS, LIMITED, TORONTO

Lot 1, con. II, Walpole tp.

Completed July 4, 1933.

Open flow: 87,000 cu. ft.

Rock pressure: 475 lbs.

Formation	Thickness, ft.
Surface.....	30
Flint.....	130
Lime and shale.....	400
Niagara lime.....	248
Blue shale.....	56
Shale.....	28
Clinton.....	27
Red Medina.....	48
Shale.....	42
White Medina.....	21
Red shale.....	1

Total depth..... 1,031

Gas at 895 and 943 feet.

Fresh water at 24 feet; black water at 740 feet.

WALPOLE NATURAL GAS SYNDICATE, TORONTO

Lot 17, con. IX, Walpole tp.

Completed June 22, 1933.

Open flow: 30,000 cu. ft.

Rock pressure: 400 lbs.

Formation	Thickness, ft.
Surface.....	19
Flint.....	50
Brown lime.....	356
Shale.....	
Niagara.....	205
Grey shale.....	43
Guelph lime.....	23
Blue shale.....	42
Clinton.....	32
Red Medina.....	32
Shale.....	50
White Medina.....	18
Red shale.....	50

Total depth..... 920

Gas at 742, 770, 794, and 861 feet.

Fresh water at 25 feet; sulphur water at 225 feet.

CYCLOPS GAS SYNDICATE, TORONTO

Lot 19, con. VIII, Walpole tp.

Completed July 21, 1933.

Open flow: 20,000 cu. ft.

Rock pressure: 405 lbs.

Formation	Thickness, ft.
Surface.....	14
Flint.....	50
Lime and shale.....	396
Niagara.....	248
Shale.....	58
Clinton.....	25
Red Medina.....	30
Grey shale.....	69
White Medina.....	13
Red shale.....	4

Total depth..... 907

Gas at 776, 791, and 806 feet.

Fresh water at 42 feet.

W. B. LINDSAY ESTATE, EDMONTON, ALTA.

Lot 24, con. II, Walpole tp.

Completed June 28, 1933.

Open flow: 15,000 cu. ft.

Formation	Thickness, ft.
Surface.....	16
Flint lime.....	120
Lime and shale.....	354
Niagara lime.....	275
Grey shale.....	54
Clinton gas sand.....	26
Red Medina gas sand.....	37
Blue shale.....	60
White Medina sand.....	15
Red shale.....	3

Total depth..... 960

Gas at 839 and 875 feet.

Fresh water at 48 feet.

OTTERVILLE NATURAL GAS CO., OTTERVILLE

Lot 1, con. III, Walpole tp.

Completed July 26, 1933.

Open flow: 9,000 cu. ft.

Rock pressure: 500 lbs.

Formation	Thickness, ft.
Surface.....	34
Flint.....	154
Brown lime, shale, and slate.....	360
Niagara.....	287
Blue shale.....	51
Clinton.....	60
Red Medina.....	21
Blue shale.....	45
White Medina.....	15
Red shale.....	3

Total depth..... 1,030

Gas at 916 and 953 feet.

Fresh water at 60 feet; sulphur water at 400 feet.

STANDARD GAS AND OIL SYNDICATE, FISHERVILLE

Lot 24, S. ½, con. IV, Walpole tp.

Completed September 28, 1933.

Open flow: 40,000 cu. ft.

Rock pressure: 330 lbs.

Formation	Thickness, ft.
Surface.....	27
Flint.....	78
Lime and shale.....	369
Niagara.....	243
Shale.....	55
Clinton.....	26
Red Medina.....	39
Grey shale.....	55
White Medina.....	18
Red shale.....	4

Total depth..... 914

Gas at 784, 804, and 832 feet.

Fresh water at 27 feet.

EMPIRE NATURAL GAS, LIMITED, TORONTO

Lot 2, con. I, Walpole tp.

Completed September 4, 1933.

Open flow: 37,000 cu. ft.

Rock pressure: 400 lbs.

Formation	Thickness, ft.
Surface.....	32
Flint.....	160
Lime and shale.....	380
Niagara.....	240
Lime and shale.....	66
Shale.....	13
Clinton.....	26
Red Medina.....	55
Shale.....	48
White Medina.....	12

Total depth..... 1,032

Gas at 901 and 927 feet.

Fresh water at 80 feet; sulphur water at 160 feet; black water at 600 feet.

WALPOLE NATURAL GAS SYNDICATE, TORONTO

Lot 17, con. IX, Walpole tp.

Completed August 30, 1933.

Open flow: 20,000 cu. ft.

Rock pressure: 480 lbs.

Formation	Thickness, ft.
Surface.....	21
Flint.....	54
Brown lime.....	350
Niagara.....	277
Slate and shale.....	49
Clinton.....	30
Red Medina.....	28
Blue shale.....	64
White Medina.....	14
Red shale.....	25

Total depth..... 912

Gas at 755, 776, and 796 feet.

Fresh water at 62 feet; sulphur water at 450 feet.

R. B. POPE, TORONTO

Lot 13, con. IV, Walpole tp.

Completed October 9, 1933.

Open flow: 32,000 cu. ft.

Rock pressure: 360 lbs.

Formation	Thickness, ft.
Surface.....	0
Flint.....	95
Lime and shale.....	395
Niagara.....	268
Shale.....	51
Clinton.....	23
Red Medina.....	35
Grey shale.....	55
White Medina.....	10
Red shale.....	4

Total depth..... 936

Gas at 814, 831, and 854 feet.

Fresh water at 33 feet.

STANDARD GAS AND OIL SYNDICATE, FISHERVILLE

Lot 24, S. ½, con. IV, Walpole tp.

Completed October 27, 1933.

Open flow: 195,000 cu. ft.

Rock pressure: 465 lbs.

Formation	Thickness, ft.
Surface.....	24
Flint.....	81
Lime and shale.....	367
Niagara.....	236
Shale.....	55
Clinton.....	30
Red Medina.....	42
Grey shale.....	55
White Medina.....	20
Red shale.....	4

Total depth..... 914

Gas at 783 and 803 feet.

Fresh water at 32 feet.

STANDARD GAS AND OIL SYNDICATE, FISHERVILLE

Lot 24, S. ½, con. IV, Walpole tp.

Completed December 2, 1933.

Open flow: 45,000 cu. ft.

Rock pressure: 425 lbs.

Formation	Thickness, ft.
Surface.....	29
Flint.....	81
Lime and shale.....	364
Niagara.....	238
Shale.....	60
Clinton.....	30
Red Medina.....	42
Shale.....	55
White Medina.....	20
Red shale.....	1

Total depth..... 920

Gas at 815, 820, and 830 feet.

Black sulphur water at 82 feet.

R. B. POPE, TORONTO

Lot 13, con. IV, Walpole tp.

Completed November 17, 1933.

Open flow: 50,000 cu. ft.

Rock pressure: 485 lbs.

Formation	Thickness, ft.
Surface.....	14
Flint.....	96
Lime and shale.....	385
Niagara.....	270
Shale.....	50
Clinton.....	23
Red Medina.....	35
Grey shale.....	58
White Medina.....	10
Red shale.....	2

Total depth..... 943

Gas at 837, 848, and 863 feet.

Sulphur water at 62 feet.

STANDARD GAS AND OIL SYNDICATE, FISHERVILLE

Lot 24, S. ½, con. V, Walpole tp.

Completed September 1, 1933.

Open flow: 38,000 cu. ft.

Rock pressure: 350 lbs.

Formation	Thickness, ft.
Surface.....	29
Flint.....	77
Lime and shale.....	367
Niagara.....	246
Shale.....	50
Clinton.....	27
Red Medina.....	40
Grey shale.....	55
White Medina.....	20
Red shale.....	4

Total depth..... 915

Gas at 801, 811, 816, and 826 feet.

Sulphur water at 58 feet.

OTTERVILLE NATURAL GAS CO., OTTERVILLE

Lot 24, con. VIII, Walpole tp.

Completed September 28, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	13
Flint.....	75
Lime and gypsum.....	358
Niagara.....	240
Shale.....	53
Clinton.....	31
Red Medina.....	34
Blue shale.....	68
White Medina.....	20

Total depth..... 892

Gas at 750 feet.

Fresh water at 35 feet; black water at 315 feet.

OTTERVILLE NATURAL GAS CO., OTTERVILLE

Lot 2, con. VIII, Walpole tp.

Completed December 23, 1933.

Open flow: 30,000 cu. ft.

Rock pressure: 425 lbs.

Formation	Thickness, ft.
Surface.....	30
Flint.....	70
Lime and gypsum.....	382
Niagara.....	240
Shale.....	27
Clinton.....	27
Red Medina.....	35
Shale.....	69
White Medina.....	19

Total depth..... 899

Gas at 752 and 796 feet.

Fresh water at 30 feet; sulphur water at 300 feet.

OTTERVILLE NATURAL GAS CO., OTTERVILLE

Lot 17, con. V, Walpole tp.

Completed December 23, 1933.

Open flow: 50,000 cu. ft.

Rock pressure: About 400 lbs.

Formation	Thickness, ft.
Surface.....	32
Flint.....	100
Lime and shale.....	341
Niagara.....	267
Casing shale.....	54
Clinton.....	27
Red Medina.....	40
Shale.....	55
White Medina.....	12
Red shale.....	3

Total depth..... 931

Gas at 809 and 834 feet.

Fresh water at 70 feet.

OTTERVILLE NATURAL GAS CO., OTTERVILLE

Lot 1, con. II, Walpole tp.

Completed December 22, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	30
Flint.....	152
Brown lime, slate, and shale.....	359
Niagara.....	296
Shale.....	38
Clinton.....	21
Red Medina.....	48
Shale.....	60
White Medina.....	16
Red shale.....	1

Total depth..... 1,021

Fresh water at 70 feet; sulphur water at 180 feet.

OTTERVILLE NATURAL GAS CO., OTTERVILLE

Lot 1, con. II, Walpole tp.

Completed December 20, 1933.

Open flow: 50,000 cu. ft.

Rock pressure: 435 lbs.

Formation	Thickness, ft.
Surface.....	28
Flint.....	162
Brown lime and slate.....	370
Niagara.....	270
Shale.....	53
Clinton.....	23
Red Medina.....	46
Shale.....	51
White Medina.....	12

Total depth..... 1,015

Gas at 885, 907, and 930 feet.

Fresh water at 146 feet; sulphur water at 565 feet.

OTTERVILLE NATURAL GAS CO., OTTERVILLE

Lot 1, con. II, Walpole tp.

Completed November 18, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	29
Flint.....	146
Brown lime and shale.....	356
Niagara.....	300
Shale.....	53
Clinton.....	28
Red Medina.....	30
Blue shale.....	61
White Medina.....	17
Red shale.....	2

Total depth..... 1,022

Gas at 917 feet.

Sulphur water at 110 feet; black water at 580 feet.

OTTERVILLE NATURAL GAS CO., OTTERVILLE

Lot 3, con. III, Walpole tp.

Formation	Thickness, ft.
Surface.....	40
Flint.....	140
Lime and shale.....	395
Niagara.....	235
Grey lime.....	15
Shale.....	54
Clinton.....	33
Red Medina.....	39
Grey shale.....	56
White Medina.....	12
Red shale.....	48

Total depth..... 1,067

Gas at 907, 932, and 1,017 feet.

Fresh water at 100 feet; sulphur water at 310 feet.

GLENGROVE GAS CO., TORONTO

Lot 20, con. VI, Walpole tp.

Completed October 23, 1933.

Open flow: 60,000 cu. ft.

Rock pressure: About 340 lbs.

Formation	Thickness, ft.
Surface.....	22
Flint.....	93
Lime and shale.....	330
Niagara.....	279
Shale.....	60
Clinton.....	34
Red Medina.....	38
Grey shale.....	58
White Medina.....	12
Red shale.....	25

Total depth..... 951

Gas at 794, 804, 826, and 920 feet.

Fresh water at 80 feet; sulphur water at 200 feet.

OTTERVILLE NATURAL GAS CO., OTTERVILLE

Lot 1, con. III, Walpole tp.

Completed October 4, 1933.

Open flow: 300,000 cu. ft.

Rock pressure: 350 lbs.

Formation	Thickness, ft.
Surface.....	32
Flint.....	155
Brown lime, slate, and shale.....	355
Niagara.....	288
Slate.....	59
Clinton.....	27
Red Medina.....	30
Blue shale.....	40

Total depth..... 986

Gas at 924 feet.

Fresh water at 126 feet; sulphur water at 300 feet.

STERLING GAS SYNDICATE, TORONTO

Lot 15, con. III, Walpole tp.

Completed December 15, 1933.

Open flow: 60,000 cu. ft.

Rock pressure: 325 lbs.

Formation	Thickness, ft.
Surface.....	15
Flint.....	150
Lime and shale.....	360
Niagara.....	264
Shale.....	49
Clinton.....	25
Red Medina.....	40
Grey shale.....	65
White Medina.....	10
Red shale.....	4

Total depth..... 982

Gas at 841 and 880 feet.

Sulphur water at 56 feet.

STERLING GAS SYNDICATE, TORONTO

Lot 15, con. II, Walpole tp.

Completed November 11, 1933.

Open flow: 100,000 cu. ft.

Rock pressure: 275 lbs.

Formation	Thickness, ft.
Surface.....	16
Flint.....	150
Lime and shale.....	359
Niagara.....	268
Shale.....	53
Clinton.....	30
Red Medina.....	40
Grey shale.....	64
White Medina.....	10
Red shale.....	35

Total depth..... 1,025

Gas at 860, 864, and 984 feet.

Sulphur water at 55 feet.

STERLING GAS SYNDICATE, TORONTO

Lot 12, con. III, Walpole tp.

Completed April 6, 1933.

Open flow: 27,000 cu. ft.

Rock pressure: 305 lbs.

Formation	Thickness, ft.
Surface.....	10
Flint.....	145
Lime and shale.....	360
Niagara.....	272
Shale.....	55
Clinton.....	23
Red Medina.....	35
Grey shale.....	60
White Medina.....	15
Red shale.....	7

Total depth..... 982

Gas at 862 and 888 feet.

Fresh water at 34 feet.

STERLING GAS SYNDICATE, TORONTO

Lot 13, con. III, Walpole tp.

Completed March 1, 1933.

Open flow: 70,000 cu. ft.

Rock pressure: 285 lbs.

Formation	Thickness, ft.
Surface.....	16
Flint.....	145
Lime and shale.....	371
Niagara.....	275
Shale.....	46
Clinton.....	28
Red Medina.....	40
Grey shale.....	60
White Medina.....	15
Red shale.....	13

Total depth..... 1,009

Gas at 856, 898, and 903 feet.

Sulphur water at 80 feet.

STERLING GAS SYNDICATE, TORONTO

Lot 12, con. III, Walpole tp.

Completed June 23, 1933.

Open flow: 40,000 cu. ft.

Rock pressure: 295 lbs.

Formation	Thickness, ft.
Surface.....	14
Flint.....	135
Lime and shale.....	366
Niagara.....	280
Shale.....	53
Clinton.....	30
Red Medina.....	44
Grey shale.....	65
White Medina.....	15
Red shale.....	40

Total depth..... 1,042

Gas at 873 and 998 feet.

Sulphur water at 50 feet.

STERLING GAS SYNDICATE, TORONTO

Lot 12, con. III, Walpole tp.

Completed June 2, 1933.

Open flow: 40,000 cu. ft.

Rock pressure: 300 lbs.

Formation	Thickness, ft.
Surface.....	23
Flint.....	130
Lime and shale.....	355
Niagara.....	270
Shale.....	54
Clinton.....	31
Red Medina.....	43
Grey shale.....	63
White Medina.....	15
Red shale.....	2

Total depth..... 986

Gas at 835, 850, and 885 feet.

Sulphur water at 65 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 13, N.W. pt., con. VIII, Walpole tp.

Completed September 5, 1933.

Open flow: 325,000 cu. ft.

Rock pressure: 400 lbs.

Formation	Thickness, ft.
Surface.....	7
Flint.....	80
Lime and shale.....	392
Niagara.....	250
Shale.....	48
Clinton.....	40
Red Medina.....	43
Shale.....	48
White Medina.....	12
Red shale.....	5

Total depth..... 925

Fresh water at 25 feet; sulphur water at 480 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 17, S.W. $\frac{1}{4}$, con. IX, Walpole tp.

Completed October 16, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	5
Flint.....	80
Lime and shale.....	370
Niagara.....	258
Shale.....	49
Clinton.....	24
Red Medina.....	39
Shale.....	60
White Medina.....	10
Red shale.....	3

Total depth..... 898

Fresh water at 30 feet; sulphur water at 455 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 13, E. $\frac{1}{2}$, con. VII, Walpole tp.

Completed November 18, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	25
Flint.....	84
Lime and shale.....	371
Niagara.....	256
Shale.....	67
Clinton.....	29
Red Medina.....	36
Shale.....	89
White Medina.....	12
Red shale.....	4

Total depth..... 943

Fresh water at 26 feet; sulphur water at 480 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 13, W. $\frac{1}{2}$, con. VII, Walpole tp.

Completed December 28, 1933.

Open flow: 100,000 cu. ft.

Rock pressure: 500 lbs.

Formation	Thickness, ft.
Surface.....	3
Flint.....	78
Lime and shale.....	379
Niagara.....	268
Shale.....	47
Clinton.....	32
Red Medina.....	33
Shale.....	61
White Medina.....	12
Red shale.....	50

Total depth..... 963

BROADWAY GAS SYNDICATE, CAYUGA
Lot 21, con. VI, Walpole tp.

Completed July 14, 1933.
Open flow: 37,000 cu. ft.
Rock pressure: 450 lbs.

Formation	Thickness, ft.
Surface.....	11
Flint.....	100
Shale.....	50
Brown lime.....	90
Shale and lime.....	100
Brown lime.....	90
Shale.....	14
Niagara lime.....	200
White lime.....	65
Shale.....	38
Clinton.....	29
Red Medina.....	39
Grey shale.....	56
White Medina.....	12
Red shale.....	1
Total depth.....	895

BROADWAY GAS SYNDICATE, CAYUGA
Lot 20, con. VI, Walpole tp.

Completed October 9, 1933.
Open flow: 62,000 cu. ft.
Rock pressure: 440 lbs.

Formation	Thickness, ft.
Surface.....	19
Flint.....	90
Brown lime.....	80
Shale.....	200
Brown lime.....	60
Shale.....	11
Niagara.....	210
White lime.....	80
Shale.....	36
Clinton.....	30
Red Medina.....	40
Grey shale.....	52
White Medina.....	12
Red shale.....	1
Total depth.....	921

Water at 60 feet.

BROADWAY GAS SYNDICATE, CAYUGA
Lot 21, con. VI, Walpole tp.

Completed August 8, 1933.
Open flow: 325,000 cu. ft.
Rock pressure: 455 lbs.

Formation	Thickness, ft.
Mud.....	16
Flint.....	84
White lime.....	20
Brown lime.....	100
Shale and lime.....	80
Brown lime.....	100
Shale.....	50
Niagara lime.....	210
White lime.....	66
Shale.....	35
Clinton.....	29
Red Medina.....	40
Grey shale.....	56
White Medina.....	12
Red shale.....	1
Total depth.....	899

Gas at 776 and 810 feet.

BROADWAY GAS SYNDICATE, CAYUGA
Lot 20, con. VI, Walpole tp.

Completed November 9, 1933.
Open flow: 57,000 cu. ft.
Rock pressure: 420 lbs.

Formation	Thickness, ft.
Surface.....	14
Flint.....	100
Lime and shale.....	100
Brown lime.....	150
Shale and lime.....	96
Niagara.....	210
White lime.....	83
Slate.....	31
Clinton.....	27
Red Medina.....	40
Grey shale.....	54
White Medina.....	12
Red shale.....	1
Total depth.....	918

Gas at 799 and 831 feet.
Water at 70 feet.

BROADWAY GAS SYNDICATE, CAYUGA
Lot 20, con. VI, Walpole tp.

Completed September 13, 1933.
Open flow: 62,000 cu. ft.
Rock pressure: 440 lbs.

Formation	Thickness, ft.
Surface.....	37
Flint.....	80
Shale.....	100
Brown lime.....	150
Lime and shale.....	101
Niagara.....	210
White lime.....	64
Shale.....	38
Clinton.....	30
Red Medina.....	40
Grey shale.....	49
White Medina.....	14
Total depth.....	913

Gas at 795 and 832 feet.
Water at 62 feet.

BROADWAY GAS SYNDICATE, CAYUGA
Lot 20, con. V, Walpole tp.

Completed December 14, 1933.
Open flow: 65,000 cu. ft.
Rock pressure: 430 lbs.

Formation	Thickness, ft.
Surface.....	21
Flint.....	100
Lime and shale.....	349
Niagara.....	210
White lime.....	73
Casing shale.....	42
Clinton.....	22
Red Medina.....	40
Grey shale.....	50
White Medina.....	12
Red shale.....	3
Total depth.....	922

Gas at 803 and 832 feet.
Sulphur water at 80 feet.

WALPOLE NATURAL GAS SYNDICATE, CAYUGA

Lot 16, S.W. $\frac{1}{4}$, con. VII, Walpole tp.

Completed January 17, 1933.

Open flow: 87,000 cu. ft.

Rock pressure: 435 lbs.

Formation	Thickness, ft.
Surface.....	13
Flint.....	79
Lime and shale.....	362
Niagara.....	276
Casing shale.....	59
Clinton.....	27
Red Medina sand.....	19
Red Medina shale.....	15
Grey shale.....	64
White Medina.....	8
Red shale.....	2
Total depth.....	924

Gas in the Clinton.

Water at 44 feet.

WALPOLE NATURAL GAS SYNDICATE, CAYUGA

Lot 18, con. VII, Walpole tp.

Completed January 31, 1933.

Open flow: 31,000 cu. ft.

Rock pressure: 430 lbs.

Formation	Thickness, ft.
Surface.....	19
Flint.....	100
Brown lime.....	150
Slate gypsum.....	100
Brown lime.....	50
Shale gypsum.....	70
Niagara lime.....	210
White lime.....	35
Shale.....	45
Clinton.....	25
Red Medina.....	35
Grey shale.....	60
White Medina.....	12
Red shale.....	3
Total depth.....	914

Gas at 794, 810, and 818 feet.

WALPOLE NATURAL GAS SYNDICATE, CAYUGA

Lot 16, S.W. $\frac{1}{4}$, con. VII, Walpole tp.

Completed February 7, 1933.

Open flow: 46,000 cu. ft.

Formation	Thickness, ft.
Surface.....	16
Flint.....	74
Lime and shale.....	367
Niagara.....	277
Casing shale.....	63
Clinton.....	28
Red Medina sand.....	21
Red Medina shale.....	17
Grey shale.....	56
White Medina.....	10
Red shale.....	2
Total depth.....	931

Gas at 813 and 837 feet.

Water at 45 feet.

WALPOLE NATURAL GAS SYNDICATE, CAYUGA

Lot 16, S.W. $\frac{1}{4}$, con. VII, Walpole tp.

Completed February 27, 1933.

Open flow: 14,000 cu. ft.

Formation	Thickness, ft.
Surface.....	13
Flint.....	75
Lime and shale.....	370
Niagara.....	268
Casing shale.....	62
Clinton.....	21
Red Medina sand.....	22
Red Medina shale.....	19
Grey shale.....	62
White Medina.....	8
Red shale.....	2
Total depth.....	932

Water at 38 feet.

WALPOLE NATURAL GAS SYNDICATE, CAYUGA

Lot 17, con. VI, Walpole tp.

Completed March 11, 1933.

Open flow: 40,000 cu. ft.

Formation	Thickness, ft.
Mud.....	14
Flint.....	90
Brown lime.....	80
Shale and gypsum.....	90
Brown lime.....	50
Shale and lime.....	100
Shale.....	30
Niagara.....	220
White lime.....	70
Shale.....	35
Clinton.....	27
Red Medina.....	40
Grey shale.....	55
White Medina.....	12
Red shale.....	1
Total depth.....	914

Gas at 791 and 818 feet.

WALPOLE NATURAL GAS SYNDICATE, CAYUGA

Lot 16, con. VI, Walpole tp.

Completed July 12, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	27
Flint.....	73
Lime and shale.....	363
Niagara.....	286
Casing shale.....	54
Clinton.....	26
Red Medina.....	38
Grey shale.....	61
White Medina.....	8
Total depth.....	936

Gas in the Clinton.

Water at 34 feet.

WALPOLE NATURAL GAS SYNDICATE, CAYUGA

Lot 15, con. VII, Walpole tp.

Completed August 5, 1933.

Open flow: 26,000 cu. ft.

Rock pressure: 425 lbs.

Formation	Thickness, ft.
Surface.....	24
Flint.....	71
Lime and shale.....	359
Niagara.....	289
Casing shale.....	57
Clinton.....	23
Red Medina.....	38
Grey shale.....	59
White Medina.....	10
Red shale.....	1
Total depth.....	931

Water at 46 feet.

WALPOLE NATURAL GAS SYNDICATE, CAYUGA

Lot 15, S. $\frac{1}{2}$, con. VII, Walpole tp.

Completed August 29, 1933.

Open flow: 28,000 cu. ft.

Rock pressure: 425 lbs.

Formation	Thickness, ft.
Surface.....	31
Flint.....	58
Lime and shale.....	360
Niagara.....	289
Casing shale.....	47
Clinton.....	30
Red Medina and shale.....	37
Grey shale.....	63
White Medina.....	9
Red shale.....	1
Total depth.....	925

Sulphur water at 57 feet.

WALPOLE NATURAL GAS SYNDICATE, CAYUGA

Lot 17, con. VI, Walpole tp.

Completed September 26, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	19
Flint.....	74
Lime and shale.....	360
Niagara.....	285
Casing shale.....	57
Clinton.....	31
Red Medina sand.....	28
Red Medina shale.....	14
Grey shale.....	47
White Medina.....	12
Red shale.....	6

Total depth..... 933

Water at 56 feet.

WALPOLE NATURAL GAS SYNDICATE, CAYUGA

Lot 17, con. VI, Walpole tp.

Completed October 21, 1933.

Open flow: 175,000 cu. ft.

Rock pressure: 435 lbs.

Formation	Thickness, ft.
Surface.....	3
Flint.....	82
Lime and shale.....	352
Niagara.....	286
Casing shale.....	52
Clinton.....	23
Red Medina sand.....	22
Red Medina shale.....	20
Grey shale.....	61
White Medina.....	10
Red shale.....	3

Total depth..... 914

Gas in the Clinton and Red Medina.

Water at 28 feet.

WALPOLE NATURAL GAS SYNDICATE, CAYUGA

Lot 17, con. VI, Walpole tp.

Completed November 16, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	4
Flint.....	80
Lime and shale.....	344
Niagara.....	306
Casing shale.....	50
Clinton.....	26
Red Medina sand.....	18
Red Medina shale.....	24
Grey shale.....	54
White Medina.....	11
Red shale.....	5

Total depth..... 922

Water at 60 feet.

WALPOLE NATURAL GAS SYNDICATE, CAYUGA

Lot 18, con. VII, Walpole tp.

Completed December 20, 1933.

Open flow: 325,000 cu. ft.

Rock pressure: 445 lbs.

Formation	Thickness, ft.
Surface.....	20
Flint.....	67
Lime and shale.....	362
Niagara.....	285
Casing shale.....	45
Clinton.....	26
Red Medina sand.....	18
Red Medina shale.....	17
Grey shale.....	65
White Medina.....	13
Red shale.....	6

Total depth..... 924

Gas in Clinton and Red Medina.

Water at 63 feet.

WALPOLE NATURAL GAS SYNDICATE, CAYUGA

Lot 16, con. VI, Walpole tp.

Completed March 18, 1933.

Open flow: 70,000 cu. ft.

Rock pressure: 430 lbs.

Formation	Thickness, ft.
Surface.....	14
Flint.....	76
Lime and shale.....	361
Niagara.....	285
Casing shale.....	59
Clinton.....	27
Red Medina sand.....	22
Red Medina shale.....	16
Grey shale.....	61
White Medina.....	9
Red shale.....	2

Total depth..... 932

Gas in Clinton and Red Medina.

Water at 45 feet.

WALPOLE NATURAL GAS SYNDICATE, CAYUGA

Lot 16, con. VI, Walpole tp.

Completed March 18, 1933.

Open flow: 70,000 cu. ft.

Rock pressure: 430 lbs.

Formation	Thickness, ft.
Surface.....	14
Flint.....	76
Lime and shale.....	361
Niagara.....	285
Casing shale.....	59
Clinton.....	27
Red Medina sand.....	22
Red Medina shale.....	16
Grey shale.....	61
White Medina.....	9
Red shale.....	2

Total depth..... 932

Gas in Clinton and Red Medina.

Water at 45 feet.

WALPOLE NATURAL GAS SYNDICATE, CAYUGA

Lot 16, con. VI, Walpole tp.

Completed May 3, 1933.

Open flow: 230,000 cu. ft.

Rock pressure: 440 lbs.

Formation	Thickness, ft.
Surface.....	14
Flint.....	80
Lime and shale.....	362
Niagara.....	279
Casing shale.....	57
Clinton.....	23
Red Medina sand.....	20
Red Medina shale.....	16
Grey shale.....	62
White Medina.....	12
Red shale.....	41

Total depth..... 966

Gas in Clinton, Red Medina, and White Medina.

Water at 35 feet.

WALPOLE NATURAL GAS SYNDICATE, CAYUGA

Lot 16, con. VI, Walpole tp.

Completed June 13, 1933.

Open flow: 275,000 cu. ft.

Rock pressure: 450 lbs.

Formation	Thickness, ft.
Surface.....	13
Flint.....	84
Lime and shale.....	358
Niagara.....	274
Casing shale.....	57
Clinton.....	25
Red Medina.....	35
Grey shale.....	63
White Medina.....	8
Red shale.....	2

Total depth..... 919

Gas at 798 feet.

Water at 56 feet.

WALPOLE NATURAL GAS SYNDICATE, CAYUGA

Lot 16, con. VI, Walpole tp.

Completed April 6, 1933.

Open flow: 37,000 cu. ft.

Rock pressure: 435 lbs.

Formation	Thickness, ft.
Surface.....	9
Flint.....	88
Lime and shale.....	355
Niagara.....	283
Casing shale.....	55
Clinton.....	26
Red Medina.....	34
Grey shale.....	61
White Medina.....	12
Red shale.....	2

Total depth..... 925

Gas at 790 to 850 feet.

Fresh water at 33 feet.

Kent County

DR. LUKE SMITH, CHATHAM

Lot 23, con. I, Chatham Gore

Completed September 11, 1933.

Dry, hole.

Formation	Thickness, ft.
Surface.....	63
Black shale.....	212
Top lime.....	50
Upper shale.....	112
Middle lime.....	11
Lower shale.....	26
Dark streak.....	2
Lower limestone.....	74
Brown and grey limestone.....	185
Gypsum.....	5
Grey and brown limestone.....	90
Brown limestone and gypsum.....	30
Grey and brown limestone.....	255
Blue and brown limestone.....	45
Blue limestone and gypsum.....	10
Grey and brown limestone.....	295
Grey limestone and gypsum.....	40
Grey and brown limestone.....	270
Grey and brown lime and gypsum.....	15
Grey and brown limestone.....	165
Blue and red shale.....	73

Total depth..... 2,028

Salt water at 550, 640, and 1,910 feet.

RALEIGH DEVELOPMENT SYNDICATE, TORONTO

Lot 2, F.C., Dover tp.

Completed July 14, 1933.

Open flow: 535,000 cu. ft.

Oil yield: 4 bbls. per hr.

Rock pressure: 1,160 lbs.

Formation	Thickness, ft.
Surface.....	96
Soapstone.....	158
Lower lime.....	181
Oriskany.....	65
Detroit River.....	400
Salina.....	650
Guelph.....	200
Niagara.....	195
Blue shale.....	30
Rochester shale.....	115
White Medina.....	52
Queenston shale.....	288
Hudson River.....	345
Utica shale.....	109
Trenton.....	417

Total depth..... 3,301

Gas at 3,012 to 3,016 and 3,150 to 3,170 feet.

Oil at 3,275 to 3,290 feet.

Salt water at 420 and 1,705 feet.

AJAX OIL AND GAS CO., TORONTO

Lot 1, con. IV, Dover tp.

Completed January 4, 1934.

Open flow: 300,000 cu. ft.

Formation	Thickness, ft.
Surface.....	96
Soap and lime.....	204
Lime.....	1,660
Shale.....	939
Trenton.....	273

Total depth..... 3,172

Gas at 2,910, 3,030, 3,037, 3,070, 3,106, and 3,114 feet

VACUUM GAS AND OIL CO., TORONTO

Lot 53, N.T.R., Orford tp.

Completed January 9, 1933.

Open flow: 15,000 cu. ft.

Formation	Thickness, ft.
Surface.....	185
Soap and lime shells.....	174
Lime.....	1,501
Shale.....	35
Clinton.....	5
Red shale.....	50
Grey shale.....	70
White Medina.....	50
Red shale.....	3

Total depth..... 2,073

Gas at 1,583, 1,595, and 1,605 feet.

Salt water at 525, 935, and 1,635 to 1,640 feet.

VACUUM GAS AND OIL CO., TORONTO

Lot 53, L.F., Orford tp.

Completed March 30, 1933.

Open flow: 10,000 cu. ft.

Formation	Thickness, ft.
Surface.....	180
Soapstone and lime shells.....	185
Onondaga.....	160
Oriskany sand.....	425
Detroit River lime series.....	200
Salina.....	350
Guelph.....	117

Total depth..... 1,617

Gas at 1,595 to 1,610 feet.

Salt water at 525, 945, and 1,615 feet.

MID-CONTINENT BOND CORPORATION, TORONTO

Lot 55, S.T.R., Orford tp.

Completed August, 1932.

Formation	Thickness, ft.
Surface.....	150
Shales.....	115
Widder beds—limestone.....	9
Olentangy shale.....	49
Delaware-Onondaga lime.....	192
Oriskany sandstone.....	2

Total depth..... 517

Show of oil at 332 and 425 feet.

Salt water at 515 feet.

SOUTHERN ONTARIO GAS CO., BUFFALO, N.Y.
Lot 3, S. ½, con. XII, Raleigh tp.
Completed December 5, 1933.
Open flow: 12,000 cu. ft.
Oil yield: 5 bbls. (est.).

Formation	Thickness, ft.
Surface clay.....	135
Shale.....	58
Soapstone.....	52
Lime shale.....	5
Soapstone.....	28
Lime shale.....	10
Grey lime.....	112
Brown lime.....	150
Sand.....	5
Grey lime.....	35
Sharp sand.....	150
Water sand.....	10
Brown lime and gypsum.....	98
Hard grey lime.....	52
Brown and grey lime.....	250
Brown lime and grey shale.....	50
Brown lime.....	135
Grey lime.....	18
Total depth.....	1,353

Gas at 1,253, 1,262, 1,329, 1,335, and 1,346 feet.
Fresh water at 134 feet; black water at 740 feet; salt water at 1,352 feet.

OLGA GAS AND OIL CO., TORONTO
Lot 20, con. IX, Raleigh tp.
Completed August 24, 1933.
Dry hole.

Formation	Thickness, ft.
Surface.....	90
Soap.....	204
Lime.....	160
Oriskany.....	250
Lime.....	800
Guelph.....	146
Total depth.....	1,650

Show of gas at 1,605 and 1,620 feet.
Salt water at 429 feet; salt-sulphur water at 800 feet; salt water at 1,650 feet.

PRODUCERS GAS CORPORATION, TORONTO
Lot 19, con. VIII, Raleigh tp.
Completed January 20, 1933.
Open flow: 100,000 cu. ft.
Oil yield: 50 bbls. (est.)
Rock pressure: 900 lbs.

Formation	Thickness, ft.
Surface.....	87
Soap.....	203
Lime.....	160
Oriskany.....	250
Lime.....	800
Guelph.....	170
Total depth.....	1,670

Gas at 1,625 and 1,650 feet.
Oil at 1,655 to 1,665 feet.
Salt water at 1,655 to 1,665 feet.

PRODUCERS GAS CORPORATION, TORONTO
Lot 17, con. VIII, Raleigh, tp.
Completed April 12, 1933.
Dry hole.

Formation	Thickness, ft.
Surface.....	96
Soap and lime.....	244
Lime, Onondaga, and Oriskany.....	500
Detroit River lime series.....	300
Salina.....	360
Guelph.....	200
Niagara lime.....	27
Total depth.....	1,727

Gas at 1,507 and 1,580 to 1,585 feet.
Show of oil at 1,585 to 1,630 feet.
Salt water at 430 and 1,685 feet.

PRODUCERS GAS CORPORATION, TORONTO
Lot 19, con. VIII, Raleigh tp.
Completed October 11, 1933.
Dry hole.

Formation	Thickness, ft.
Surface.....	87
Soap.....	203
Lime.....	160
Oriskany.....	250
Lime.....	800
Guelph.....	170
Total depth.....	1,670

Show of gas at 1,610 feet.
Salt water at 1,655 feet.

RALPH DAWSON, MERLIN
Lot 2, con. XVI, Tilbury East tp.
Completed May 27, 1933.
Open flow: 36,000 cu. ft.
Rock pressure: 430 lbs.

Formation	Thickness, ft.
Surface.....	148
Soap and shale.....	146
Brown lime.....	251
Sharp sand.....	135
Grey lime.....	85
Brown lime.....	13
Grey lime.....	7
Brown lime.....	70
Blue shale and brown lime.....	460
Brown and grey lime.....	195
Total depth.....	1,510
Plugged off.....	210
Net depth.....	1,300

Gas at 1,230 feet.
Fresh water at 138 feet, black water at 450 feet, salt water at 1,510 feet.

GLENWOOD SYNDICATE, CHATHAM
Pt. lot 10, con. XIII, Tilbury East tp.
Completed March 19, 1933.
Open flow: 34,000 cu. ft.
Rock pressure: 250 lbs.

Formation	Thickness, ft.
Surface.....	147
Sand and gravel.....	2
Soap.....	90
Dark-grey lime.....	283
Sandy lime.....	185
White sandy lime.....	20
Blue lime.....	55
Grey lime.....	18
Brown lime.....	57
Blue lime.....	295
Grey lime.....	175
Blue lime.....	10
Dark-grey lime.....	48
Total depth.....	1,385

Gas at 1,228, 1,250, and 1,345 feet.
Sulphur water at 540 and 700 feet, salt and sulphur water at 785 feet.

GLENWOOD SYNDICATE, CHATHAM

Pt. lot 10, con. XIII, Tilbury East tp.

Completed May 8, 1933.

Open flow: 100,000 cu. ft.

Rock pressure: 295 lbs.

Formation	Thickness, ft.
Surface.....	147
Sand and gravel.....	4
Soap.....	88
Dark-grey lime.....	283
Sandy lime.....	185
White sandy lime.....	20
Blue lime.....	55
Grey lime.....	18
Brown lime.....	57
Blue lime.....	295
Grey lime.....	175
Blue lime.....	15
Dark-grey lime.....	59

Total depth..... 1,401

Gas at 1,228, 1,255, 1,320, and 1,345 feet.

Sulphur water at 540 and 700 feet; salt and sulphur water at 785 feet.

SOUTHERN ONTARIO GAS CO., MERLIN

Lot 5, con. XV, Tilbury East tp.

Completed September 7, 1933.

Open flow: 33,000 cu. ft.

Rock pressure: 365 lbs.

Formation	Thickness, ft.
Surface.....	138
Soapstone.....	146
Grey lime.....	86
Brown and grey lime.....	210
Sharp sand.....	140
Brown and grey lime.....	380
Brown lime.....	270
Grey lime.....	20
Water sand.....	25

Total depth..... 1,415

Gas at 1,249 and 1,287 feet.

Fresh water at 138 feet; black water at 550 to 740 feet; show of oil and salt water at 1,390 feet; salt water at 1,415 feet.

SALINA GAS CO., CHATHAM

Lot 10, N.W. $\frac{1}{4}$, con. XIII, Tilbury East tp.

Completed August 3, 1933.

Open flow: 200,000 cu. ft.

Rock pressure: 250 lbs.

Formation	Thickness, ft.
Surface.....	147
Hamilton shale.....	83
Delaware and Onondaga: brown and grey lime.....	145
Detroit River series: brown and grey lime.....	75
water sand (sandy lime).....	5
grey and brown lime.....	250
Sylvania(?) water sand (sandy dolomite).....	5
Bass Island brown and grey dolomite..	90
Salina: streaky gypsum and dolomite....	15
brown and grey dolomite.....	60
blue broken dolomite.....	80
grey dolomite.....	10
brown dolomite.....	50
grey and light-brown dolomite....	90
soft pepper-and-salt dolomite.....	20
grey dolomite.....	10
dark brown dolomite.....	75
grey dolomite.....	10
light and dark brown dolomite....	31
grey dolomite.....	9
broken dolomite.....	10
light and dark brown dolomite....	45
grey dolomite.....	65

Total depth..... 1,380

Gas at 1,224, 1,245, 1,251, 1,274, 1,324, and 1,333 feet.

Fresh water at 147 feet; sulphur water at 700 and 785 feet.

NOTE.—Log condensed from driller's notes; formation names and thicknesses only approximate.

SALINA GAS CO., CHATHAM

Lot 10, N.E. pt., con. XIII, Tilbury East tp.

Completed September 29, 1933.

Open flow: 122,000 cu. ft.

Rock pressure: 275 lbs.

Formation	Thickness, ft.
Surface.....	150
Hamilton shale.....	83
Delaware and Onondaga: grey and brown lime.....	151
Detroit River series: grey and brown lime.....	112
fine brown lime.....	6
grey and brown lime.....	173
Sylvania(?) sharp brown dolomite..	35
Bass Island grey and brown dolomite..	96
Salina: grey dolomite and gypsum.....	13
brown and grey dolomite.....	46
blue dolomite and some gypsum....	52
grey and brown dolomite.....	58
grey dolomite and gypsum.....	40
brown dolomite.....	68
brown dolomite and gypsum.....	6
brown dolomite.....	6
blue dolomite with soft streak....	22
brown dolomite.....	35
blue and brown dolomite.....	16
brown dolomite.....	47
very dark brown dolomite.....	11
brown dolomite.....	46
grey dolomite.....	12
brown dolomite.....	45
grey dolomite.....	31

Total depth..... 1,360

Gas at 1,223, 1,235, 1,250 to 1,255, 1,328 to 1,332, and 1,340 to 1,344 feet.

Fresh water at 150 feet; sulphur water at 385, 504, and 710 feet.

NOTE.—Log condensed from driller's notes; formation names and thicknesses only approximate.

SALINA GAS CO., CHATHAM

Lot 9, N.E. pt., con. XIII, Tilbury East tp.

Completed October 25, 1933.

Open flow: 6,000 cu. ft.

Rock pressure: 285 lbs. (est.).

Formation	Thickness, ft.
Surface.....	142
Hamilton shale.....	91
Delaware and Onondaga: grey and brown lime.....	151
Detroit River series: grey and brown lime.....	112
fine brown lime.....	6
grey and brown lime.....	173
Sylvania(?) sharp brown dolomite..	35
Bass Island grey and brown dolomite..	96
Salina: grey dolomite and some gypsum....	13
brown and grey dolomite.....	46
blue dolomite and some gypsum....	52
grey and brown dolomite.....	58
grey dolomite and gypsum.....	40
brown dolomite.....	68
brown dolomite and gypsum.....	6
brown dolomite.....	6
blue dolomite with soft streak....	22
brown dolomite.....	35
blue and brown dolomite.....	16
brown dolomite.....	45
very dark brown dolomite.....	13
brown dolomite.....	103
grey dolomite.....	91

Total depth..... 1,420

Gas at 1,255, 1,277, and 1,365 feet.

Fresh water at 142 feet; sulphur water at 385, 504, and 710 feet.

NOTE.—Log condensed from driller's notes; formation names and thicknesses only approximate.

ROMNEY GAS AND OIL CO., LONDON

Lot 3, S.E. $\frac{1}{4}$ of N.W. $\frac{1}{4}$, con. XV, Tilbury East tp.

Completed September 2, 1933.

Open flow: 15,000 cu. ft.

Rock pressure: 285 lbs.

Formation	Thickness, ft.
Drift.....	136
Top rock and soap.....	146
Grey lime.....	266
Sharp sand.....	140
Lime.....	112
Gypsum and lime.....	10
Dark-grey lime.....	327
Light-grey lime.....	55
Brown lime.....	20
Grey lime.....	10
Hard brown lime.....	21
Lime and shells.....	7
Brown lime and shells.....	17
Light-brown lime.....	5
Hard brown lime.....	13
Light-brown lime.....	5
Grey lime.....	10
Light-grey lime.....	13
Water sand.....	1

Total depth..... 1,314

Gas at 1,200 and 1,257 feet.

Fresh water at 135 feet; salt water at 680 and 1,313 feet.

Lambton County

SULLIVAN, BROWN AND CO., DETROIT, MICH.

Lot 23, con. XIII, Brooke tp.

Completed December 19, 1933.

Open flow: 15,000 cu. ft.

Oil yield: 25 bbls.

Formation	Thickness, ft.
Surface.....	62
Grey and brown shale.....	29
Top rock.....	49
Upper soap.....	160
Middle lime.....	19
Lower soap.....	29
Black streak.....	4
Big lime.....	124

Total depth..... 476

Gas at 185, 405, and 465 feet.

UNION GAS CO. OF CANADA, CHATHAM

Lot 25, con. II, Dawn tp.

Completed November 15, 1933.

Oil yield: 10 bbls. (est.).

Formation	Thickness, ft.
Surface.....	70
Huron shale.....	180
Hamilton shale and lime.....	227
Onondaga and Detroit River: brown lime.....	388
sharp (sand) lime.....	105
Brown and grey lime.....	85
Blue lime and gypsum and brown lime.....	305
Blue shale.....	45
Blue and brown lime.....	25
Salt.....	160
Brown lime.....	60
Black lime.....	50
Blue lime.....	35
Lime and salt.....	10
Salt.....	35
Black and grey lime.....	10
Brown lime.....	80
Black lime.....	10
Brown and grey lime.....	85

Total depth..... 1,865

Oil at 1,920, 1,925, and 1,955 feet.

Show of gas at 1,920 feet.

Fresh water at 70 feet; sulphur water at 535 and 560 feet.

UNION GAS CO. OF CANADA, CHATHAM

Lot 24, con. V, Dawn tp.

Completed November 24, 1933.

Open flow: 212,700 cu. ft.

Rock pressure: 800 lbs.

Formation	Thickness, ft.
Surface.....	70
Huron shale.....	205
Hamilton shale and lime.....	285
Onondaga and Detroit River: grey and brown lime.....	400
sharp (sand) lime.....	140
Grey and brown lime.....	105
Brown lime and gypsum.....	5
Blue lime and gypsum.....	5
Blue and brown lime.....	480
Blue shale.....	40
Blue and brown lime.....	110
Black lime.....	20
Grey and brown lime.....	70
Light-grey lime.....	62
Shale.....	34
Clinton.....	8
Red shale.....	2

Total depth..... 2,041

Gas at 1,614 and 1,875 feet.

Sulphur water at 700 feet; salt water at 1,645 feet.

UNION GAS CO. OF CANADA, CHATHAM

Lot 24, con. II, Dawn tp.

Completed January 25, 1933

Open flow: 1,328,700 cu. ft.

Rock pressure: 835 lbs.

Formation	Thickness, ft.
Surface.....	73
Huron shale.....	182
Hamilton shale and lime.....	225
Onondaga and Detroit River: brown lime.....	365
sharp (sand) lime.....	120
brown lime.....	110
Grey, brown, and blue lime.....	340
Blue lime.....	35
Salt.....	170
Brown lime.....	128
Salt.....	24
Brown lime.....	74
Grey lime.....	9
Brown lime.....	2
Grey and brown lime.....	79
Grey lime.....	119
Shale.....	5

Total depth..... 2,060

Gas at 1,645, 1,777, 1,855, and 1,880 feet.

Salt water at 1,658 feet.

UNION GAS CO. OF CANADA, CHATHAM

Lot 24, con. IX, Dawn tp.

Completed October 19, 1933.

Open flow: 1,199,500 cu. ft.

Formation	Thickness, ft.
Surface.....	67
Huron shale.....	100
Hamilton shale and lime.....	280
Onondaga and Detroit River: grey and brown lime.....	443
sharp (sand) lime.....	175
Brown and grey lime.....	105
Grey lime and gypsum.....	105
Grey and brown lime.....	25
Brown and grey lime and gypsum.....	25
Brown and grey lime.....	35
Blue lime and gypsum.....	55
Brown and grey lime.....	145
Blue shale and gypsum.....	35
Mixed lime and brown and grey lime.....	120
Blue shale and shells.....	20
(No information).....	145
Brown and grey lime.....	185
Grey shale.....	47
Brown lime.....	7
Red shale.....	1

Total depth..... 2,025

Gas at 1,561, 1,713, and 1,850 feet.

Fresh water at 67 feet; sulphur water at 505 and 590 feet; salt water at 1,785 feet.

JAS. WADE AND D. E. WILLITS, BOTHWELL

Lot 25, con. IX, Enniskillen tp.

Completed June 10, 1933.

Dry hole.

Formation	Thickness, ft.
Surface clay.....	63
Shale.....	19
Top rock.....	33
Upper soapstone.....	170
Middle lime.....	15
Lower soapstone.....	38
Dark shell.....	2
Lower lime.....	125
Sand streak.....	5
Brown lime.....	10

Total depth..... 480

Fresh water at 82 feet.

NISBET AND MILLER, PETROLIA

Lot 15, con. XI, Enniskillen tp.

Completed August 19, 1933.

Oil yield: 1 barrel per day.

Formation	Thickness, ft.
Clay.....	50
Top rock.....	50
Grey shale.....	135
Limestone.....	15
Grey shale.....	45
Limestone.....	128
Oil sand.....	5
Sand rock.....	2

Total depth..... 430

Oil at 51, 245, and 423 feet.

J. F. MARSHANT, PETROLIA

Lot 31, con. VIII, Euphemia tp.

Completed May, 1933.

Formation	Thickness, ft.
Clay.....	69
Soap and hard shells.....	31
Soap.....	159
Middle lime.....	17
Soap.....	23
Onondaga.....	71
Oriskany.....	55
Brown lime.....	20

Total depth..... 445

UNION GAS CO. OF CANADA, CHATHAM

Lot 22, con. VI, Sombra tp.

Completed March 26, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	68
Huron shale.....	204
Hamilton shale and lime.....	216
Onondaga and Detroit River:	
brown and some grey lime.....	332
sharp (sand) lime.....	130
brown lime.....	90
blue lime and gypsum.....	15
brown and blue lime.....	355
salt and shale.....	195
Brown and grey lime shale.....	140
Salt and lime shale.....	50
Brown and grey lime.....	55
Black and brown lime.....	30
Brown and grey lime.....	20
Black and black-grey lime.....	15
Brown and grey lime.....	132
Grey shale.....	28
Pink shale.....	35
Grey shale.....	105
Sharp grey lime.....	5
Grey shale.....	27
Red shale.....	5

Total depth..... 2,252

Show of gas at 1,935 feet.

Sulphur water at 565, 600, and 720 feet.

DEMARAY AND CARROTHERS, KERWOOD

Lot 2, con. VI, S.L.R., Warwick tp.

Completed February, 1933.

Dry hole.

Formation	Thickness, ft.
Clay.....	50
Gravel.....	1
Black shale.....	15
Black shale and soapstone.....	60
Lime with soapstone.....	5
Lime.....	5
Soap.....	10
Lime.....	41
Upper soap.....	143
Middle lime.....	25
Lower soap.....	32
Lower lime.....	153

Total depth..... 540

Show of gas at 52 feet.

Fresh water at 52 feet; sulphur water at 525 feet.

Middlesex County

UNION GAS CO. OF CANADA, CHATHAM

Lot 8, range II, S.L.R., Ekfrid tp.

Completed September 11, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	215
Hamilton.....	65
Onondaga and Detroit River:	
grey and brown lime.....	350
sharp (sand) lime.....	180
brown lime.....	110
gypsum.....	15
blue lime and gypsum.....	53
Blue, brown, and grey lime.....	627
Blue shale.....	40
Clinton.....	28
Shale.....	67
White Medina and shale.....	37
Grey shale.....	10
Red and grey shale.....	8
Red shale.....	6

Total depth..... 1,811

Show of gas and oil at 275 and 1,340 feet.

Fresh water at 145 and 210 feet; sulphur water at 345 and 700 feet; salt water at 1,450 feet.

FRANK MERCHANT, PETROLIA

Lot 13, con. II, Mosa tp.

Completed August, 1933.

Oil yield: 2 bbls. per day.

Formation	Thickness, ft.
Surface.....	100
Top soap.....	160
Middle lime.....	20
Lower soap.....	20
Big lime.....	85

Total depth..... 385

Oil at 315 to 335 feet.

Water and oil at 355 to 360 feet; oil at 375 to 385 feet.

F. J. CARMAN, NEW YORK, N.Y.

Lot 13, range 2, N.L.R., Mosa tp.

Completed December 2, 1933.

Dry hole.

Formation	Thickness, ft.
Surface (clay, hardpan, and gravel)...	202
Soapstone.....	51
Middle lime and lower soap.....	35
Onondaga.....	102
Detroit River lime.....	61

Total depth..... 451

No water below 200 feet.

BERT WILSON, SARNIA
Lot 6, con. VIII, Mosa tp.

Completed December 6, 1933.
Dry hole.

Formation	Thickness, ft.
Sand.....	7
Clay.....	32
Sand.....	32
Hardpan.....	15
Lime.....	22
Lime and shale stones.....	5
Lime.....	57
Soap.....	83
Lime.....	3
Soap.....	13
Lime.....	6
Soap.....	35
Lime.....	20
Grey shale.....	20
Lime.....	10
Very soft soap.....	5
Lime.....	60

Total depth..... 425

Fresh water at 86 feet; salt water at 411 feet.

Norfolk County

MIDWAL OIL AND GAS SYNDICATE, TORONTO

Lot 32, con. III, S.T.R., Middleton tp.

Completed January 7, 1933.
Open flow: 82,000 cu. ft.
Rock pressure: 500 lbs.

Formation	Thickness, ft.
Surface.....	210
Lime and shale.....	165
Flint.....	120
Lime and shale.....	398
Niagara.....	219
Shale.....	56
Clinton.....	30
Red Medina.....	16
Shale.....	37

Total depth..... 1,251

Gas at 1,184 to 1,194 feet.

Water at 214 feet.

MIDWAL OIL AND GAS CO., TORONTO

Lot 32, con. III, Middleton tp.

Completed June 2, 1933.
Open flow: 175,000 cu. ft.
Rock pressure: 521 lbs.

Formation	Thickness, ft.
Surface.....	238
Lime and shale.....	147
Flint.....	110
Lime and shale.....	401
Niagara.....	234
Shale.....	53
Clinton.....	28
Red Medina.....	25
Grey shale.....	25

Total depth..... 1,261

Gas at 1,197 and 1,202 feet.

Fresh water at 239 feet.

MIDWAL OIL AND GAS CO., TORONTO

Lot 33, con. III, S.T.R., Middleton tp.

Completed August 24, 1933.
Open flow: 94,000 cu. ft.
Rock pressure: 545 lbs.

Formation	Thickness, ft.
Surface.....	246
Lime and shale.....	160
Flint.....	114
Lime and shale.....	387
Niagara.....	227
Shale.....	59
Clinton.....	18
Red Medina.....	30
Grey shale.....	19

Total depth..... 1,260

Gas at 1,204 feet.

Fresh water at 250 feet.

MIDWAL OIL AND GAS CO., TORONTO

Lot 32, con. III, S.T.R., Middleton tp.

Completed October 10, 1933.

Open flow: 46,000 cu. ft.

Rock pressure: 460 lbs.

Formation	Thickness, ft.
Surface.....	224
Lime and shale.....	151
Flint.....	110
Lime and shale.....	410
Niagara.....	225
Shale.....	59
Clinton.....	23
Red Medina.....	18
Grey shale.....	36

Total depth..... 1,256

Gas at 1,193 feet.

Fresh water at 230 feet.

WALTER GAS SYNDICATE, ORCHARD PARK, N.Y.

Lot 4, con. I, N.T.R., Middleton tp.

Completed January 24, 1933.

Dry hole.

Formation	Thickness, ft.
Sand and clay.....	225
Brown and grey lime.....	185
Flint.....	125
Lime and shale.....	425
Niagara lime.....	245
Shale.....	49
Clinton.....	30
Red Medina.....	15
Blue and grey shale.....	30

Total depth..... 1,329

Sulphur water at 240 and 360 feet; salt water at 1,010 feet.

WALTER GAS SYNDICATE, ORCHARD PARK, N.Y.

Lot 30, N. ½, con. I, N.T.R., Middleton tp.

Completed June 17, 1933.

Dry hole.

Formation	Thickness, ft.
Sand and clay.....	225
Brown and grey lime.....	185
Flint.....	90
Lime and shale.....	460
Niagara lime.....	275
Shale.....	48
Clinton.....	30
Red shale.....	21

Total depth..... 1,334

Sulphur water at 235 and 258 feet; salt water at 1,007 feet.

WALTER GAS SYNDICATE, ORCHARD PARK, N.Y.

Lot 3, S. ½, con. I, N.T.R., Middleton tp.

Completed August 26, 1933.

Dry hole.

Formation	Thickness, ft.
Sand and clay.....	238
Brown and grey lime.....	178
Flint.....	138
Lime and shale.....	430
Niagara lime.....	265
Shale.....	52
Clinton.....	31
Red shale.....	18

Total depth..... 1,350

Sulphur water at 233 and 254 feet; salt water at 1,004 feet.

WALTER GAS SYNDICATE, ORCHARD PARK, N.Y.

Lot 21, con. I, S.T.R., Middleton tp.

Completed December 18, 1933.

Dry hole.

Formation	Thickness, ft.
Sand and clay.....	162
White lime.....	187
Flint.....	121
Lime and shale.....	430
Niagara lime.....	225
Shale.....	44
Clinton.....	20
Red Medina and blue shale.....	80
White Medina.....	10
Red shale.....	8

Total depth..... 1,287

Sulphur water at 170 feet; salt water at 1,015 feet.

MIDWAL OIL AND GAS CO., TORONTO

Lot 21, N.W. $\frac{1}{4}$, con. XIV, North Walsingham tp.

Completed November 29, 1933.

Open flow: 45,000 cu. ft.

Rock pressure: 410 lbs.

Formation	Thickness, ft.
Surface.....	218
Lime and shale.....	172
Flint.....	125
Lime and shale.....	380
Niagara.....	248
Shale.....	46
Clinton.....	28
Red Medina.....	20
Grey shale.....	25

Total depth..... 1,262

Gas at 1,204 feet.

Fresh water at 235 feet.

REGAL GAS SYNDICATE, TORONTO

Lot 10, con. B, South Walsingham tp.

Completed August 15, 1933.

Open flow: 280,000 cu. ft.

Rock pressure: 370 lbs.

Formation	Thickness, ft.
Surface.....	302
Lime and shale.....	200
Flint and sand.....	150
Lime and shale.....	318
Niagara.....	268
Shale.....	66
Clinton.....	29
Red Medina.....	31
Grey shale.....	31

Total depth..... 1,395

Gas at 1,311 and 1,338 feet.

Fresh water at 560 feet.

ERIE GAS, LIMITED, TORONTO

Lot 6, con. III, Woodhouse tp.

Completed October 21, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	44
Flint and lime.....	149
Brown lime.....	38
Lime and shale.....	354
Niagara lime.....	280
Shale.....	57
Clinton.....	34
Red Medina.....	14
Blue shale and white Medina.....	92

Total depth..... 1,062

Show of gas at 939 and 945 feet.

Sulphur water at 70 to 124 feet.

Welland County

BERTIE TOWNSHIP GAS AND OIL SYNDICATE, SELKIRK

Lot 16, con. XII, N.R., Bertie tp.

Completed April 5, 1933.

Open flow: 23,000 cu. ft.

Rock pressure: 80 lbs.

Formation	Thickness, ft.
Surface.....	45
Salina.....	185
Guelph and Niagara.....	220
Rochester.....	80
Clinton.....	32
Red Medina.....	78
Manitoulin.....	23
White Medina.....	24
Queenston.....	51

Total depth..... 738

Gas at 538, 542, 622, 673, and 683 feet.

Fresh water at 50 and 180 feet.

BERTIE TOWNSHIP GAS AND OIL SYNDICATE, SELKIRK

Lot 16, con. XII, N.R., Bertie tp.

Completed August 4, 1933.

Open flow: 25,000 cu. ft.

Rock pressure: 65 lbs.

Formation	Thickness, ft.
Surface.....	38
Salina.....	190
Guelph and Niagara.....	226
Rochester.....	76
Clinton.....	32
Red Medina.....	80
Manitoulin.....	24
White Medina.....	12
Queenston.....	55

Total depth..... 733

Gas at 538 and 675 feet.

Fresh water at 40 and 76 feet; sulphur water at 306 feet.

WELLAND COUNTY GAS SYNDICATE, STEVENSVILLE

Lot 15, con. XII, Bertie tp.

Completed June 26, 1933.

Open flow: 30,000 cu. ft.

Rock pressure: 80 lbs.

Formation	Thickness, ft.
Surface.....	40
Salina.....	190
Guelph and Niagara.....	234
Rochester.....	82
Clinton.....	32
Red Medina.....	75
Manitoulin.....	4
White Medina.....	40
Queenston.....	53

Total depth..... 750

Gas at 551, 554, 643, 677, and 695 feet.

Fresh water at 50 and 90 feet.

HALDIMAND NATURAL GAS SYNDICATE, STEVENSVILLE

Lot 3, con. II, N.R., Bertie tp.

Completed November 10, 1933.

Open flow: 25,000 cu. ft.

Rock pressure: 115 lbs.

Formation	Thickness, ft.
Surface.....	135
Salina.....	195
Guelph and Niagara.....	185
Rochester.....	102
Clinton.....	31
Red Medina.....	65
Manitoulin.....	17
White Medina.....	20
Queenston.....	82

Total depth..... 832

Gas at 684, 713, and 746 feet.

Fresh and sulphur water at 155 feet.

HALDIMAND NATURAL GAS SYNDICATE, STEVENSVILLE

Lot 3, con. II, N.R., Bertie tp.

Completed September 7, 1933.

Open flow: 125,000 cu. ft.

Rock pressure: 125 lbs.

Formation	Thickness, ft.
Surface.....	118
Salina.....	212
Guelph and Niagara.....	220
Rochester.....	68
Clinton.....	32
Red Medina.....	75
White Medina.....	30
Queenston.....	75

Total depth..... 830

Gas at 670, 700, 725, and 747 feet.

Fresh water at 109 feet; sulphur water at 215 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 2, con. VII, Willoughby tp.

Completed June 3, 1933.

Open flow: 24,500 cu. ft.

Rock pressure: 300 lbs.

Formation	Thickness, ft.
Surface.....	78
Shale and lime.....	132
Niagara.....	206
Shale.....	56
Clinton.....	40
Red Medina.....	59
Grey shale.....	35
White Medina.....	14
Red shale.....	49

Total depth..... 669

Gas at 537, 612, and 618 feet.

Fresh water at 132 feet; sulphur water at 280 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 2, con. VII, Willoughby tp.

Completed July 14, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	73
Shale and lime.....	140
Niagara.....	206
Shale.....	57
Clinton.....	37
Red Medina.....	61
Grey shale.....	34
White Medina.....	15
Red shale.....	2

Total depth..... 625

Fresh water at 135 feet; sulphur water at 285 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 2, con. VII, Willoughby tp.

Completed August 12, 1933.

Open flow: 35,000 cu. ft.

Rock pressure: 300 lbs.

Formation	Thickness, ft.
Surface.....	77
Shale and lime.....	135
Niagara.....	208
Shale.....	57
Clinton.....	40
Red Medina.....	59
Grey shale.....	30
White Medina.....	19
Red shale.....	75

Total depth..... 700

Gas at 616 feet.

Fresh water at 127 feet; sulphur water at 290 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 1, con. VII, Willoughby tp.

Completed September 20, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	76
Shale and lime.....	137
Niagara.....	210
Shale.....	55
Clinton.....	40
Red Medina.....	60
Shale.....	29
White Medina.....	16
Red shale.....	2

Total depth..... 625

Fresh water at 130 feet; sulphur water at 295 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 3, con. VII, Willoughby tp.

Completed October 20, 1933.

Open flow: 65,000 cu. ft.

Rock pressure: 285 lbs.

Formation	Thickness, ft.
Surface.....	82
Shale and lime.....	124
Niagara.....	209
Shale.....	55
Clinton.....	39
Red Medina.....	59
Shale.....	26
White Medina.....	17
Red shale.....	59

Total depth..... 670

Gas at 596 feet.

Fresh water at 60 and 125 feet; sulphur water at 270 feet.

W. C. PATTERSON, JAMESTOWN, N.Y.

Lot 2, con. VII, Willoughby tp.

Completed December 5, 1933.

Open flow: 17,000 cu. ft.

Rock pressure: 300 lbs.

Formation	Thickness, ft.
Surface.....	86
Shale and lime.....	126
Niagara.....	209
Shale.....	55
Clinton.....	36
Red Medina.....	59
Shale.....	30
White Medina.....	18
Red shale.....	41

Total depth..... 660

Gas at 612 feet.

Fresh water at 125 feet; sulphur water at 295 feet.

Wellington County

ALOKA OIL COMPANY, TORONTO

Lot 7, con. IV, Puslinch tp.

Completed July 25, 1933.

Dry hole.

Formation	Thickness, ft.
Surface.....	52
Guelph and Lockport.....	303
Rochester shale.....	24
Clinton.....	3
Clinton shale.....	8
Cabot Head shale.....	13
Manitoulin dolomite.....	45
Big red shale.....	447
Big grey shale.....	675
Utica shale.....	120
Trenton.....	647
Arkose.....	23
Granite.....	171

Total depth..... 2,531

Show of gas at 2,357 feet.

Fresh water at 60 to 80 and 240 feet; salt water at 403 to 448 feet.

PETROLEUM IN 1933

By R. B. Harkness

General

After reaching an all-time low point in 1930, the production of petroleum in Ontario has shown an increase for the third consecutive year. This increase is mainly accounted for by the three deep oil wells in Dawn township, but the old shallow fields have either sustained or increased their production. The mild season has been a factor of some importance, but the main reason can be attributed to a return of confidence in the operators, following the improvement in the price of oil and general operating conditions in the United States.

The total production for 1933 was 136,058 barrels, 5,718 barrels more than in 1932, and the value \$253,486, an increase of \$6,018. The average price per barrel was \$1.86, against \$1.90 in 1932. This is the price to the producer and includes certain bonuses given by the Imperial Oil Refineries.

The experiment with acid for treating wells, in order to increase production, has not met with the success in Ontario that it has had in the United States. This is partly due to the condition of the equipment in the old wells, which is unsuitable to the process used. Thin casing and old packers will not stand up under high pressure.

TABLE I—OIL PRODUCED IN ONTARIO BY FIELDS, 1926-1933

Field	1926	1927	1928	1929	1930	1931	1932	1933
	bbls.	bbls.	bbls.	bbls.	bbls.	bbls.	bbls.	bbls.
Petrolia and Ennis-killen.....	55,485	59,424	60,547	56,284	55,130	57,515	58,871	57,298
Oil Springs.....	38,349	37,281	35,653	30,737	29,160	30,792	31,438	31,343
Moore tp.....	2,438	2,112	2,148	1,230	1,576	3,739	3,272	2,192
Sarnia tp.....	1,890	1,590	1,221	749	1,149	1,466	1,227	2,181
Plympton tp.....	1,047	1,241	371	315	296	296	274	211
Bothwell.....	25,382	25,224	24,255	23,236	21,176	18,024	19,460	22,935
Tilbury East tp.....	.....	60	736	138	149	.....	.....	.....
Dover West tp.....	959	602	773	715	457	891	453	763
Raleigh tp.....	676	276	.....	.....	.....	.....	.....	239
Onondaga tp.....	361	210	186	243	231	34	543	946
Mosa tp.....	7,868	7,447	7,268	6,851	7,166	8,517	8,429	8,168
Thamesville.....	2,376	4,139	1,006	427	447	462	534	847
Euphemia tp.....	.....	.....	.....	.....	.....	121	496	510
Dunwich tp.....	139	.....	.....	148	365	507	285	346
Brooke tp.....	.....	.....	.....	52	.....	.....	.....	.....
Dawn tp.....	.....	.....	.....	.....	.....	.....	5,061	8,079
Total.....	136,971	139,606	134,164	121,125	117,302	122,364	130,343	136,058
Value.....	\$376,822	\$289,391	\$249,981	\$253,678	\$235,746	\$219,993	\$247,468	\$253,486
Average price.	\$2.73	\$2.11	\$1.86	\$2.09	\$2.00	\$1.80	\$1.89	\$1.86

The capital employed in producing crude petroleum is \$1,310,000; the number of employees, 178; and the wages paid, \$97,763. This information is furnished by the Dominion Bureau of Statistics, Ottawa.

TABLE II—OIL WELLS AND THEIR PRODUCTION, 1933

Field	Wells			Wells drilled		Production ¹		Gain or loss in 1933	
	Operating	Not operating	Abandoned	Producing	Dry			Gain	Loss
Petrolia and Enniskillen....	792	697	102	1	1	bbls. 57,298	gals. 17	bbls.	1,572
Oil Springs.....	906	112	68			31,342	33	.....	96
Moore tp.....	53	34	8			2,192	11	.....	1,080
Sarnia tp.....	68	36	15			2,180	34	954	.....
Plympton tp.....	22	9				210	18		63
Bothwell.....	191	77	35			22,935	5	3,475	.....
Dover West tp.....	2					763	10	311	.....
Raleigh tp.....		6				239	4	239	.....
Onondaga tp.....	16	21				945	20	402	.....
Mosa tp.....	94	21	9	1	1	8,167	18		261
Thamesville.....		24				846	25	312	.....
Euphemia tp.....	1	79				510	15	14	.....
Dunwich tp.....		99				346	17	62	.....
Dawn tp.....	4	40		1		8,078	24	3,018	.....
Brooke tp.....	2	3		2					.....
Tilbury East tp.....		1							.....
Other fields.....		12			1 ³				.....
Total.....	2,151	1,260	237	5	3	136,058	6	8,787	3,072
								Net gain 5,715	

¹Production figures from Imperial Oil Company.²Nottawasaga.³Warwick.

Exploratory Drilling

Exploratory drilling is also covered under the heading of "Gas Wells Drilled in 1933," on page 2. Wells drilled below the shallow oil horizon, in the Onondaga formation, are usually drilled in search of gas. The Guelph formation, however, produces both oil and gas, and wells into that formation can be treated as test wells for either oil or gas; the development in Dawn township may be taken as an example.

A discovery of oil made in Brooke township, in lot 26, concession XIII, is leading to considerable drilling activity. The oil is at the same horizon and depth as in the Petrolia field. No samples of the rock are available, and, as yet, there is no information as to the porosity of the rock and the thickness of the producing horizon.

Further drilling in the vicinity of the well discovered in Mosa township in 1932 has failed to find a producing field.

There were eight wells drilled in 1933, with a total of 5,213 feet of drilling. Five drilling rigs were employed, and there was an investment of \$8,500 in drilling rigs and equipment. The men employed and wages paid are included in the natural gas statistics.

Petroleum Refining

Seven refineries were in operation in Ontario in 1933, and one, The Simrall Refining Corporation of Canada, Limited, was closed down. Lloyds Refinery, Port Credit, was in operation about six weeks.

PETROLEUM REFINERIES, 1933

Company	Location of refinery	Head office address
British American Oil Co., Ltd....	Foot of Cherry St., Toronto...	Royal Bank Bldg., Toronto.
Canadian Oil Companies, Ltd....	Petrolia.....	12 Strachan Ave., Toronto.
Goodrich Refining Co., Ltd....	Scarboro.....	3509 Danforth Ave., Toronto.
Imperial Oil Refineries, Ltd....	Sarnia.....	Sarnia.
Lloyds Refinery.....	Port Credit.....	Port Credit.
McColl-Frontenac Oil Co., Ltd..	Foot of Cherry St., Toronto...	117 Harbour St., Toronto.
Sava Oil Refineries, Ltd.....	250 Sandwich St. E., Windsor..	19 McDougall St., Windsor.

The Dominion Bureau of Statistics gives the following information: Total capacity of all refineries, 38,675 barrels per day; total number of employees, 2,036; salaries and wages paid, \$2,752,718; capital invested, \$22,947,812.

Table III shows the quantity of crude oil distilled and the products derived from this crude oil. The salient points in 1933 are the lower price of crude oil, the decrease in the quantity of cracked gasoline, and the increase in straight run gasoline, kerosene, lubricating oil, naphtha, and fuel oil.

TABLE III—PETROLEUM REFINING OPERATIONS, 1928-1933¹

Schedule	Unit of measure	1928	1929	1930	1931	1932	1933
Imported crude distilled.....	Gallons ² Value.....	257,929,514 \$17,617,756	321,687,678 \$23,341,514	343,372,124 \$23,273,547	364,871,253 \$17,035,028	327,524,704 \$19,197,691	328,873,387 \$15,871,124
Imported fuel oil.....	Gallons..... Value.....	..... .....	..... .....	..... .....	..... .....	1,669,675 \$51,092	..........
Canadian crude distilled.....	Gallons..... Value.....	4,484,858 \$283,959	4,426,863 \$292,949	3,944,969 \$264,008	4,382,806 \$261,334	4,704,609 \$290,752	4,823,639 \$299,793
Percentage of total.....	.....	1.71	1.35	1.13	1.19	1.43	1.45
PRODUCTS							
Gasoline:							
Straight run.....	Gallons..... Selling value	83,067,789 \$12,403,342	101,276,701 \$14,521,648	97,806,121 \$12,334,586	95,934,920 \$9,886,611	61,297,731 \$6,378,577	89,429,293 \$7,793,607
By cracking process.....	Gallons..... Selling value	39,724,303 \$5,803,963	49,884,248 \$7,176,654	84,496,056 \$11,066,369	100,120,768 \$10,544,926	109,519,770 \$10,673,010	70,519,864 \$5,736,708
Kerosene.....	Gallons..... Selling value	21,304,385 \$2,650,877	19,138,614 \$2,516,618	17,973,730 \$1,980,546	14,656,833 \$1,397,607	18,666,252 \$1,736,164	26,499,830 \$2,022,408
Lubricating oil.....	Gallons..... Selling value	16,822,292 \$2,813,371	20,452,106 \$3,707,592	16,451,717 \$2,756,579	13,963,545 \$2,445,410	14,187,555 \$3,476,341	16,299,872 \$2,854,787
Engine distillate and naphtha.....	Gallons..... Selling value	3,062,787 \$445,526	5,845,447 \$811,240	4,272,751 \$504,206	3,652,973 \$327,717	6,098,784 \$573,585	8,384,517 \$490,728
Gas oil.....	Gallons..... Selling value	..... 76,469,354	..... 99,035,616	..... 80,742,218	..... 101,370,904	..... 85,233,170	..... 37,860,532 \$1,874,878
Fuel oils.....	Gallons..... Selling value	..... \$4,104,338	..... \$5,016,370	..... \$3,792,757	..... \$3,627,041	..... \$3,550,598	..... 55,394,540 \$2,112,522
Tar and grease.....	Gallons..... Selling value	14,626,752 \$267,563	18,078,346 \$325,206	14,486,464 \$276,649	9,716,022 \$180,056	8,751,758 \$492,339	8,342,446 ³ \$357,316
Paraffin wax and candles.....	Pounds..... Selling value	17,030,064 \$599,341	10,784,609 \$538,233	10,153,924 \$453,601	10,097,478 \$368,686	9,196,156 \$417,336	8,978,068 \$355,323
Petroleum coke.....	Short tons..... Value.....	49,409 \$314,794	67,599 \$396,565	56,946 \$316,180	54,223 \$285,051	62,836 \$328,067	62,601 \$344,686
Still gas.....	M cu. ft..... Value.....	823,320 \$185,595	1,103,142 \$270,479	1,551,334 \$421,500	2,128,739 \$505,156	1,942,741 \$410,222	1,574,451 \$306,984
Asphalt.....	Gallons..... Selling value	1,276,098 \$65,003	2,664,199 \$137,714	6,029,624 \$285,460	8,778,452 \$318,005	6,885,142 \$555,654	6,494,707 \$524,532
Miscellaneous.....	Value.....	\$387,544	\$258,113	\$291,404	\$219,900	\$222,545	\$50,498
Total value of refined products.....	.....	\$30,033,257	\$35,676,432	\$34,479,837	\$30,106,166	\$28,814,438	\$24,824,977
Employees.....	Average No. Wages paid.	1,853 \$3,013,872	2,313 \$3,657,619	2,449 \$3,760,870	1,984 \$2,840,794	1,937 \$2,764,208	2,036 \$2,752,718
Capital invested.....	.....	\$19,570,531	\$26,784,547	\$26,761,273	\$25,282,459	\$25,732,687	\$22,947,812

¹Information furnished by the Dominion Bureau of Statistics, Ottawa.²Gallons refer to Imperial gallons.³In 1933 this item is grease only.

Price of Crude Oil

The market price paid by the Imperial Oil Company to the producers for Petrolia crude oil, delivered at Petrolia, is as follows:—

January 1 to January 9.....	\$1.90
January 10 to January 17.....	1.80
January 18 to August 24.....	1.75
August 25 to September 8.....	1.85
September 9 to December 31.....	2.10

Oil Springs crude commands a premium of 7 cents. Prices paid for crude at other stations vary with the freight rate.

Refined Products Imported into Ontario

Table IV gives a comparative statement for 1932 and 1933 of the refined products imported into Ontario and their value. It is noteworthy that there is a very marked decline in every item, except lubricating oil of certain types and toilet products. The outstanding decrease is in gasoline, owing, no doubt, to the increased duty on this item.

TABLE IV—PETROLEUM AND REFINED PRODUCTS IMPORTED IN 1932 AND 1933

Import	1933		1932	
	Imperial gallons	Value	Imperial gallons	Value
CRUDE PETROLEUM:				
Petroleum, 0.790 specific gravity or heavier, for refining.....	233,694,540	\$4,938,131	261,887,861	\$7,902,649
REFINED PETROLEUM:				
For use in concentrating ores.....	41,048	\$23,594	52,387	\$30,842
Gasoline lighter than 0.669 specific gravity (casing head).....	2,600,405	111,433	3,597,652	126,350
Gasoline lighter than 0.8235 specific gravity.....	7,572,627	586,077	36,900,104	4,022,485
Gas oils, other than naphtha and gasoline, between 0.8235 and 0.775 specific gravity.....	55	2	169,789	6,244
Kerosene and illuminating oils.....	959,855	57,231	1,242,319	77,819
Fuel oil, 0.8235 specific gravity and heavier.....	2,808,543	137,678	6,067,653	303,417
Engine distillate lighter than 0.8235 specific gravity.....	41,261	3,919	.....	.....
Lubricating oils, consisting wholly or in part of petroleum, costing less than 25 cents a gallon.....	2,943,286	506,210	3,781,328	683,421
Lubricating oils, all other.....	1,652,113	646,032	1,454,902	611,749
All other oils.....	164,303	54,966	152,867	62,424
Total.....	18,783,496	\$2,127,142	53,419,001	\$5,924,751
PETROLEUM PRODUCTS:				
Axle grease.....lbs.	1,467,456	\$65,427	1,936,308	\$86,809
Vaseline, toilet and medicinal petroleum.....	.....	112,797	.....	97,371
Paraffin wax.....lbs.	462,652	28,121	598,449	25,224
Paraffin wax candles.....lbs.	120,019	22,573	244,832	46,575
Other petroleum products lighter than 0.8235 specific gravity.....gals.	950,561	84,225	1,135,496	117,764
Total.....	3,000,688	\$313,143	.....	\$373,743
Total value.....	.....	\$7,378,416	.....	\$14,201,143

TABLE IV—PETROLEUM AND REFINED PRODUCTS IMPORTED IN
1932 AND 1933—*Continued*

Import	1933	1932
Total net value of petroleum and refined products imported ¹	\$7,378,416	\$14,201,143
Duty paid on the above, calculated on the existing tariff schedule.....	525,813	1,326,567
Sales tax at 6 per cent. ²	474,254	607,759
Freight, approximately.....	6,000,000	8,000,000
Exchange, approximately ³	80,764	3,020,000 ²
Total value delivered in Ontario....	\$14,459,247	\$27,155,469

¹These statistics are furnished through the courtesy of the Department of Customs and Excise.
²Sales tax in 1932 was 4 per cent., with certain exemptions.
³1.0946 per cent.

INDEX, PART V

A	PAGE
Abandoned wells.	
Gas	3, 8, 9
Oil	53
Abbreviations for gas-well localities. . .	19
Acid. <i>See</i> Hydrochloric acid.	
Acknowledgments	52-54, 56
Acme Gas and Oil Co.	
Licenses	14, 17
Acreage of gas land under lease.	3, 8, 9
Adams, L. W., license.	14
Aikens Gas Syndicate.	
Gas wells, logs.	24, 28
License	17
Ajax Oil and Gas Co.	
Gas wells, logs.	20, 44
Licenses.	14, 17
Aldborough tp.	
<i>See also</i> Rodney; West Lorne.	
Gas statistics.	6, 8
Aloka Oil Co.	
Gas well, log.	51
Alvinston, gas statistics.	4
Amabel gas field, production.	1
Amabel tp.	
<i>See also</i> Amabel gas field; Hepworth.	
Gas production.	9
Amherstburg.	
<i>See</i> Simrall Refining Corporation.	
Amity Gas and Oil Co.	
Gas well, log.	29
License	17
Analysis of gas consumption.	3-7
Ancaster tp.	
<i>See also</i> West Hamilton.	
Gas statistics.	7
Aragain Gold and Natural Gas Synd.	
Gas well, log.	20
License	17
Asphalt, production.	54
Associated Oil and Gas Syndicate.	
Gas wells, logs.	21
Attercliffe station, log of well.	26
Average consumption of natural gas. . .	2
Axle grease, imports.	55
Aylmer, gas statistics.	4

B

Barton tp.	
<i>See also</i> Bartonville; Hamilton; Mount Hamilton.	
Gas statistics.	7
Bartonville, gas statistics.	4
Bass Island formation.	46
Bayham gas field, production.	1
Bayham tp.	
<i>See also</i> Bayham gas field; Eden; Port Burwell; Straffordville; Vi- enna.	
Gas statistics.	6
wells, production.	8
Beecher, L. W., license.	16

	PAGE
Belle River.	
Gas statistics.	4
leakage.	11
Belmont.	
Gas statistics.	4
leakage.	11
Ben Natural Gas Co.	
Gas wells, logs.	22
Bertie tp.	
<i>See also</i> Crystal Beach; Fort Erie; Ridgeway; Stevensville.	
Gas statistics.	7
wells, production.	9
logs.	50, 51
Bertie Township Gas and Oil Syndicate.	
Gas wells, logs.	50
License	17
Binbrook, gas statistics.	4
Binbrook tp.	
<i>See also</i> Binbrook.	
Gas statistics.	7
wells, production.	9
Blain, Dr. E. B., license.	14
Blake system, gas leakage.	13
Blenheim.	
Gas statistics.	4
leakage.	11
Border Cities.	
Gas statistics.	5
consumption lower.	1
leakage.	12
rates reduced.	3
Bore-hole records.	19-51
Boring licenses.	
Listed.	16
Price.	14
Bosanquet tp. <i>See</i> Lake Shore.	
Bothwell.	
<i>See also</i> next ref.	
Gas statistics.	4
leakage.	11, 12
Bothwell oil field, production.	52, 53
Bradley, J. E., license.	14
Brant co.	
Gas, statistics.	6
drilling for.	2
wells, production.	1, 9
logs.	19
Oil. <i>See</i> Onondaga tp.	
Brantford.	
Gas statistics.	4
leakage.	11
Brantford tp.	
<i>See also</i> Brantford; Cainsville; Echo Place.	
Gas statistics.	6
Brantford Gas Co.	
Gas leakage.	11
License.	18
Brigden.	
Gas statistics.	4
leakage.	11

	PAGE
British American Oil Co.....	54
British Petroleum Co., Ltd.	
License.....	14
Broadway Gas Syndicate.	
Gas wells, logs.....	33, 41
License.....	17
Brooke tp.	
<i>See also</i> Alvington; Inwood.	
Gas statistics.....	6
Oil discovery.....	53
wells.....	53
log.....	47
production.....	52, 53
Bruce co.	
Gas wells, production.....	1, 9
Burford tp.	
Gas statistics.....	6
Burlington, gas statistics.....	4

C

Cabot Head formation.....	19, 20, 51
Cainsville.	
Gas statistics.....	4
leakage.....	11
Caistor tp.	
Gas statistics.....	7
wells, production.....	9
Caledon tp.	
Gas wells, production.....	9
Caledonia, gas statistics.....	4
Camden tp.	
<i>See also</i> Dresden; Thamesville.	
Gas statistics.....	6
Canadian Natural Gas Syndicate.	
Gas well, log.....	27
License.....	17
Canadian Oil Companies, Ltd.....	54
Canborough tp.	
Gas statistics.....	7
wells, production.....	9
logs.....	20-22
Candles, statistics.....	54, 55
Canfield, gas statistics.....	4
Canfield Natural Gas Co., license.....	17, 18
Capital.	
Invested in gas industry and equip-	
ment.....	2, 3
in oil wells and drilling.....	52
in refineries.....	54
Caradoc tp.	
Gas lands, acreage under lease.....	8
Carman, F. J.	
Log of well.....	48
Carrothers. <i>See</i> Demaray and Carrothers.	
Cayuga, gas statistics.....	4
Cayuga tps. <i>See</i> North Cayuga tp.;	
South Cayuga tp.	
Central Pipe Line Co.	
Licenses.....	17, 18
Central Seneca Gas Syndicate.	
Wells, logs of.....	35
Charlotteville tp.	
<i>See also</i> Lynedoch; Vittoria.	
Gas statistics.....	6
wells, production.....	8
Chatham.	
Gas statistics.....	4
leakage.....	11

	PAGE
Chatham tp.	
<i>See also</i> Tupperville; Wallaceburg.	
Gas statistics.....	6
leakage.....	13
wells, production.....	8
Chatham Gore.	
Gas well, dry.....	8
log.....	44
Cherry, Robert, license.....	16
Chippawa, gas statistics.....	4
Cities.	
Gas statistics.....	4, 5
leakage in distribution plants.....	11, 12
Climate, effect of, on gas consumption.	1
Clinton formation.....	19-44, 48-51
Coatsworth, gas statistics.....	4
Coke, petroleum, production.....	54
Colchester South tp. <i>See</i> Essex.	
Colonial Natural Gas and Oil Syndicate.	
Gas wells, logs.....	21, 23, 27, 28
License.....	17
Comber.	
Gas statistics.....	4
leakage.....	11
Companies, private.	
Total gas distributed to.....	7
Consumers of natural gas, statistics....	2-7
Continental Gas Corp.	
Licenses.....	16, 17
Corunna, gas leakage.....	11
Cottam, gas statistics.....	4
Counties.	
Gas statistics.....	6, 7
wells and production.....	1, 8, 9
Courtland, gas statistics.....	4
Courtright.	
Gas statistics.....	4
leakage.....	11
Crowland tp.	
<i>See also</i> Welland.	
Gas statistics.....	7
wells, production.....	9
Crude oil.	
Imported.....	55, 56
Output.....	54
Price.....	55
Crumlin gas field, production.....	1
Crystal Beach, gas statistics.....	4
Culver, W. H., Jr.	
Gas wells, logs.....	25, 30
Licenses.....	14, 16
Customs duty on petroleum imports....	56
Cyclops Gas Syndicate.	
Gas wells, logs.....	31, 36, 37
Licenses.....	14, 17

D

Daly, C. A., license.....	14
Dawn gas field.	
Production, increased.....	1
Dawn tp.	
<i>See also</i> Dawn gas field; Florence.	
Gas statistics.....	6
leakage.....	13
wells, production.....	8
logs.....	47
Oil wells.....	53
log.....	47
production.....	52, 53

	PAGE
Dawson, Ralph.	
Gas well, log.....	45
Licenses.....	14, 16
Delaware formation.....	44, 46
Delhi, gas statistics.....	4
Demaray and Carrothers.	
Gas well, log.....	48
License.....	16
Department of Customs and Excise....	56
Dereham tp. <i>See</i> Tillsonburg.	
Detroit River formation.....	44-48
Dickenson, Charles E., license.....	14
Distillate, engine, statistics.....	54, 55
Distribution license, price.....	14
Distribution lines.	
Leakage on.....	12, 13
Miles of.....	10
Distribution plants.	
Gas leakage in.....	7, 11, 12
Domestic consumption of gas.....	2
Dominion Bureau of Statistics.....	52, 54
Dominion Natural Gas Co.	
Leakage.....	11
Licenses.....	14, 17, 18
Dominion Petroleum Co., license.....	14
Dorchester.	
Gas statistics.....	4
leakage.....	11
Dorchester North tp. <i>See</i> North Dorchester tp.	
Dover gas field, production.....	1
Dover tp.	
<i>See also</i> Dover gas field.	
Gas statistics.....	6
leakage.....	13
wells, production.....	8
logs.....	44
Oil production.....	52, 53
Dresden.	
Gas statistics.....	4
leakage.....	11
Drift, surface, wells in.....	1
Drilling.	
<i>See also</i> Logs of wells.	
Exploratory, oil.....	53
Gas wells.....	2, 3
Dufferin co. <i>See</i> Mono tp.	
Dumfries South tp. <i>See</i> South Dumfries tp.	
Dundas.	
Gas statistics.....	4
leakage.....	11, 12
Dunn tp.	
Gas statistics.....	7
wells, production.....	9
logs.....	22-25
Dunn Natural Gas Co.	
Gas well, log.....	22
License.....	17
Dunnville.	
Gas statistics.....	4
leakage.....	11, 12
well, log.....	25
Dunwich tp.	
<i>See also</i> Dutton; Wallacetown.	
Gas statistics.....	6
wells, production.....	8
Oil production.....	52, 53
Dutton, gas statistics.....	4
Duty, customs, on petroleum imports..	56

	E	PAGE
Earl tract, Dunn tp.		
Logs of wells.....		23, 25
East Flamborough tp.		
<i>See also</i> Waterdown.		
Gas statistics.....		7
East Oxford tp.		
<i>See also</i> Woodstock.		
Gas statistics.....		6
East Windsor. <i>See</i> Border Cities.		
Echo Place, gas statistics.....		4
Eden, gas statistics.....		4
Ekfrid tp.		
Gas well, dry.....		8
log.....		48
Elgin co.		
Gas statistics.....		6
wells, production.....		1, 8
Oil. <i>See</i> Dunwich tp.		
Emerald Gas Syndicate.		
Gas well, log.....		26
License.....		14, 17
Emerson, Harry L.		
Gas well, log.....		21
License.....		17
Empire Natural Gas, Ltd.		
Gas wells, logs.....		36, 37
License.....		17
Employees. <i>See</i> Labour statistics.		
Engine distillate, statistics.....		54, 55
Enniskillen oil field, production.....		52, 53
Enniskillen tp.		
<i>See also</i> Oil Springs; Petrolia.		
Gas statistics.....		6
leakage.....		13
wells, production.....		8
logs.....		48
Oil wells.....		53
logs.....		48
production.....		52, 53
Erie Gas, Ltd.		
Gas well, log.....		50
Licenses.....		14, 17
Essex, gas statistics.....		4
Essex co.		
Gas statistics.....		6
wells, production.....		1, 8
logs.....		20
Euphemia tp.		
Gas wells, production.....		8
logs.....		48
Oil wells.....		53
production.....		52, 53
Exchange paid on petroleum imports...		56
Exploratory drilling for oil.....		53
F		
Fairground, gas statistics.....		4
Fenwick.		
Gas statistics.....		4
leakage.....		11
Ferris, T. Gordon, license.....		14
Fingal.		
Gas statistics.....		4
leakage.....		11
Fisherville, gas statistics.....		4
Fisherville Gas Companies, licenses....		17, 18
Flint. <i>See</i> Logs of wells.		
Florence.		
Gas statistics.....		4
leakage.....		11

	PAGE
Fonthill.	
Gas statistics.....	4
leakage.....	11
Fonthill-Ridgeville Gas Co.	
Leakage.....	11
License.....	18
Fort Erie, gas statistics.....	4
Free gas, statistics.....	4-7
Freight paid on petroleum imports....	56
Fuel oil.	
Imported.....	54, 55
Output.....	54
 G	
Gainsborough tp.	
<i>See also</i> St. Anns.	
Gas statistics.....	7
wells, production.....	9
Galt.	
Gas statistics.....	4
leakage.....	11
Gas, manufactured, production.....	1
Gas, natural. <i>See</i> Natural gas.	
Gas oils.	
Imported.....	55
Output.....	54
Gasoline.	
Imported.....	55
Output.....	54
Geddes, E. W., license.....	14
Gifford, Arthur and Son, license.....	17
Glanford tp.	
Gas statistics.....	7
wells, production.....	9
Glengrove Gas Co.	
Gas well, log.....	39
Glenney, Daniel.	
Gas wells, logs.....	21
License.....	14, 17
Glenwood Syndicate.	
Gas wells, logs.....	45, 46
Goit, Lorne R., license.....	16
Goodrich Refining Co., licenses.....	54
Gosfield North tp.	
<i>See also</i> Cottam.	
Gas statistics.....	6
Gosfield South tp.	
<i>See also</i> Kingsville.	
Gas statistics.....	6
wells, production.....	8
logs.....	20
Grand River Gas and Oil Syndicate.	
Gas wells, logs.....	29
License.....	17
Grand River Natural Gas Co.	
License.....	17
Grantham tp.	
<i>See also</i> Merrittton; St. Catharines.	
Gas statistics.....	7
Gray, Ira, license.....	14
Grease, statistics.....	54
Gregory, Geo. F. & Son, licenses.....	16
Grimsby, gas statistics.....	4
Grimsby tps. <i>See</i> North Grimsby tp.;	
South Grimsby tp.	
Grimsby Beach, gas statistics.....	4
Grimsby Natural Gas Co., licenses.....	17, 18
Guelph formation...19, 20, 37, 44, 45, 50, 51	
Test wells in.....	53
Gypsum.....	20, 31, 38, 42, 44

	H	PAGE
Hagersville.		
Gas statistics.....		4
leakage.....		11
Haldimand co.		
<i>See also</i> Haldimand gas field.		
Exploratory work.....		3
Gas statistics.....		7
wells, production.....		1, 9
logs.....		20, 44
Haldimand gas field, production.....		1
Haldimand tract, Dunn tp.		
Gas wells, logs.....		23, 24
Haldimand Gas Syndicate, license.....		17
Haldimand Natural Gas Syndicate.		
Gas wells, logs.....		50, 51
Licenses.....		14, 17
Halton co. <i>See</i> Burlington.		
Hamilton.		
Gas statistics.....		4
consumption lower.....		1, 2
leakage.....		12
Hamilton formation.....		46-48
Harkness, R. B.		
Report by, on Natural Gas (1933)...		1-51
Petroleum (1933).....		52-56
Harris, Joseph E., license.....		14
<i>See also</i> House and Harris.		
Harrison, Geo. Edward, license.....		14
Harwich tp.		
<i>See also</i> Blenheim.		
Gas statistics.....		6
leakage.....		13
wells, production.....		8, 9
Heitbohmer, Frederick, license.....		14
Henderson, J. E., license.....		14
Hepworth, gas statistics.....		4
Hespeler, gas statistics.....		4
High Grade Natural Gas Co.		
License.....		14
Highbank Oil, Ltd., licenses.....		14, 17
Highgate, gas statistics.....		4
Hill, A. W., license.....		17
Hockley Valley Oil Co., Ltd.		
License.....		16
Log of well.....		20
Holmes, A. B., licenses.....		14, 16
Hoon, W. C., license.....		14
Hoover, A. E., license.....		14
Hope Gas Syndicate, license.....		17
Houghton tp.		
<i>See also</i> Fairground.		
Gas wells and production.....		8
House, Charles C.		
<i>See also</i> next ref.		
License.....		14
House and Harris, licenses.....		16, 17
Howard, W. C., license.....		14
Howard gas field, production.....		1
Howard tp.		
<i>See also</i> Howard gas field; Ridgetown.		
Gas statistics.....		6
leakage.....		13
wells, production.....		9
Hudson River formation.....		20, 44
Huff tract, N. Cayuga tp.		
Gas wells, logs.....		28, 29
Humberstone, gas statistics.....		5
Humberstone tp.		
<i>See also</i> Humberstone; Port Colborne.		
Gas statistics.....		7
wells, production.....		9

	PAGE
Huron formation.....	47, 48
Hussey, W. J.	
<i>See also</i> McKechnie and Hussey.	
Licenses.....	14, 16
Hydrochloric acid, use of, in oil wells..	52

I

Ideal Gas Syndicate, license.....	17
Illuminating oils.	
Imported.....	55
Output.....	54
Imperial Oil Co.....	53
Imperial Oil Refineries, Ltd.....	54
Imports of mixed gas.....	1
Imports of petroleum products.....	55, 56
Industrial gas, statistics.....	4-7
Industrial Natural Gas Co., Ltd.	
Licenses.....	17, 18
Ingersoll.	
Gas statistics.....	4
leakage.....	11
Inwood.	
Gas statistics.....	4
leakage.....	11

J

Jackson, Percy L., licenses.....	14, 16
James, F. L., license.....	14
Jarvis, gas statistics.....	4
Jaspersen, Bon.	
Gas well, log.....	20
Licenses.....	14, 16, 17
Jones tract, N. Cayuga tp.	
Log of wells.....	29

K

Kelly Gas and Oil Syndicate.	
Gas wells, logs.....	34
License.....	17
Kent, co.	
<i>See also</i> Howard tp.	
Gas statistics.....	6
wells, production.....	1, 8
logs.....	44-47
Oil. <i>See</i> Bothwell, Thamesville oil fields; Dover, Raleigh, Romney, Tilbury E. tps.	
Kerosene, statistics.....	54, 55
Kingsville.	
<i>See also</i> next ref.	
Gas statistics.....	4
leakage.....	11
Kingsville gas field, production.....	1
Kiser Bros., license.....	16

L

Labour statistics.	
Gas industry.....	3
Petroleum industry.....	52, 54
Lake of the Woods Oil Co., Ltd.	
License.....	14
Lake Shore, gas statistics.....	4
Lambeth, gas statistics.....	4
Lambton co.	
<i>See also</i> Sarnia gas field.	
Gas statistics.....	6
wells, production.....	1, 8
logs.....	47, 48

PAGE

Lambton co.— <i>Continued</i>	
Oil. <i>See</i> Brooke, Dawn, Enniskillen, Euphemia, Moore, Plympton, Sarnia tps.	
Leakage of gas, notes and statistics..	7, 10-13
Leamington.	
<i>See also</i> next ref.	
Gas statistics.....	4
leakage.....	11
Leamington, Corporation of.	
License.....	18
Leasing gas or oil area, price of license..	14
Licenses, gas and oil.....	14-18
Limestone.	
Oil and gas in. <i>See</i> Logs of wells.	
Lincoln co.	
Gas statistics.....	7
wells, production.....	1, 9
Lincoln gas field, production.....	1
Lincoln Gas Co.	
Licenses.....	17, 18
Logs of wells.....	26
Lindsay Estate, W. B.	
Gas wells, logs.....	37
Lloyds Refinery.....	53, 54
Lockport formation.....	51
Logs of wells.....	18-51
Louth tp.	
Gas statistics.....	7
Lubricating oil.	
Imported.....	55
Output.....	54
Lymburner, M. G., license.....	14
Lymburner Bros. and Webber.	
Gas wells, logs.....	26, 32
Licenses.....	16, 17
Lynedoch, gas statistics.....	4
Lynn Valley Natural Gas Syndicate.	
Gas well, log.....	30

M

McColl-Frontenac Oil Co., Ltd.....	54
MacCorkindale, J. H., license.....	16
McCutcheon, Thos. J., licenses.....	16
McDougall, A. S., license.....	14
McDougall, Alex., logs of wells.....	33, 34
McGaffey, Roy, license.....	16
McGill, Joseph, license.....	14
McKechnie, Sam, licenses.....	16
McKechnie and Hussey.	
Gas well, log.....	21
License.....	17
McKinney, John F., license.....	17
McLister, J. J., license.....	16
McNinch, S. E., license.....	14
Maidstone tp.	
<i>See also</i> Belle River.	
Gas statistics.....	6
well, production.....	8
Malahide tp.	
<i>See also</i> Aylmer.	
Gas statistics.....	6
wells, production.....	8
Malden tp. <i>See</i> Amherstburg.	
Manitoulin formation.....	50, 51
Manufactured gas, production.....	1
Manufacturers Natural Gas Co., license	18
Marshant, J. F., gas well, log.....	48
Medicinal petroleum, statistics.....	55
Medina formation. <i>See</i> Red Medina; White Medina.	

	PAGE
Medina Natural Gas Co., license.....	14
Melrose Gas and Oil Syndicate.	
Gas wells, logs.....	30
License.....	17
Merchant, Frank, oil well, log.....	48
Merlin.	
Gas statistics.....	4
leakage.....	11
Merrittton, gas statistics.....	4
Mersea tp.	
<i>See also</i> Leamington; Wheatley.	
Gas statistics.....	6
well, production.....	8
Metcalfe tp.	
Gas wells, acreage.....	8
Mid-Continent Bond Corporation.	
Oil well, log.....	44
Middlesex co.	
Gas statistics.....	6
wells, production.....	1, 8
logs.....	48, 49
Oil. <i>See</i> Ekfrid, Mosa tps.	
Middleton tp.	
<i>See also</i> Courtland; Delhi.	
Gas statistics.....	6
wells, production.....	8
logs.....	49, 50
Midwal Oil and Gas Syndicate.	
Gas wells, logs.....	49, 50
License.....	17
Miller, Nisbet and, oil well, log.....	48
Mixed gas, imported.....	1
Mohawk Gas and Oil Syndicate, license	17
Mono tp., gas well, log.....	20
Moore tp.	
<i>See also</i> Bridgen; Corunna; Court-	
right.	
Gas statistics.....	6
leakage.....	13
wells, production.....	8
Oil production.....	52, 53
Morrish, Albert R., license.....	14
Mosa tp.	
Gas wells, production.....	8
Oil.	
exploratory drilling.....	53
wells.....	53
logs.....	48, 49
production.....	52, 53
Moulton tp.	
<i>See also</i> Dunnville.	
Gas statistics.....	7
wells, production.....	9
logs.....	25, 28
Mount Hamilton, gas leakage.....	11
N	
Naphtha statistics.....	54
Natural gas.	
Consumption.....	2-7
Exploratory work.....	2, 3
Leakage.....	10-13
Licenses.....	14-18
Production by fields.....	1
Rates.....	2-7
Report (1933) by R. B. Harkness....	1-51
Reserves.....	2
Wells, statistics.....	3
logs.....	19-51
production.....	7-9

	PAGE
Natural Gas Conservation Act.....	14
Nelles tract, log of well.....	35
Nelles Corners, gas statistics.....	4
Nelson tp. <i>See</i> Burlington.	
Niagara formation.....	19-45, 49-51
Niagara Falls, gas statistics.....	4
Niagara Natural Gas Co., license.....	17
Niece, Hosea and Son, license.....	17
Nisbet and Miller, oil well, log.....	48
Norfolk co.	
Gas statistics.....	6
wells, production.....	1, 8
logs.....	49, 50
Norfolk gas field, production.....	1
North Cayuga tp.	
<i>See also</i> Canfield; Cayuga; Nelles	
Corners.	
Gas statistics.....	7
wells, production.....	9
logs.....	28, 29
North Cayuga Gas Syndicate.	
Gas wells, logs.....	28
License.....	17
North Dorchester tp.	
<i>See also</i> Crumlin; Dorchester.	
Gas statistics.....	6
wells, production.....	8
North Dumfries tp. <i>See</i> Galt.	
North Grimsby tp. <i>See</i> Grimsby;	
Grimsby Beach.	
North Oxford tp. <i>See</i> Ingersoll.	
North Walsingham tp.	
Gas statistics.....	6
well, production.....	8
log.....	50
Nottawasaga tp., oil well.....	53

O

Oil.

<i>See also</i> Petroleum.	
Crude, statistics.....	54, 55
Exploratory work.....	53
Fuel, statistics.....	54, 55
Gas, statistics.....	54, 55
Illuminating, statistics.....	54, 55
Lubricating, statistics.....	54, 55
Price.....	52, 55
Production by fields.....	52, 53
Wells, statistics.....	53
experiments for increasing produc-	
tion.....	52
logs.....	44, 45, 47, 48
Oil Springs.	
<i>See also</i> next two refs.	
Gas statistics.....	4
Oil Springs gas field, production.....	1
Oil Springs oil field, production.....	52, 53
Oil Springs Oil and Gas Co., license.....	18
Olentangy formation.....	44
Olda Gas and Oil Co.	
Gas well, log.....	45
License.....	17
Oneida tp.	
<i>See also</i> Hagersville.	
Gas statistics.....	7
wells, production.....	9
logs.....	30
Onondaga formation.....	44, 46-48
Gas horizon.....	53
Onondaga gas field, production.....	1

	PAGE
Onondaga tp.	
<i>See also</i> Onondaga gas field.	
Gas statistics.....	6
wells, production.....	9
Oil production.....	52, 53
Ontario.	
Capital invested in gas and gas equipment.....	2, 3
in petroleum and petroleum equipment.....	52, 54
Ontario Salt Co.	
Gas leakage.....	11
License.....	18
Open flow gas wells, statistics.....	8, 9
Ordovician formation. <i>See</i> Logs of wells.	
Orford tp.	
<i>See also</i> Highgate.	
Gas statistics.....	6
wells, production.....	8
logs.....	44
Oriskany formation.....	44, 45, 48
Otterville Natural Gas Co.	
License.....	17
Logs of wells.....	31, 32, 37-39
Oxford co.	
Gas statistics.....	6
Oxford tps. <i>See</i> East, West Oxford tps.	

P

Paraffin wax, statistics.....	54, 55
Paris.	
Gas statistics.....	5
leakage.....	11
Parks, A. W., license.....	14
Parsons, L. S., license.....	14
Patterson, W. C.	
Gas wells, logs.....	22, 23, 25, 40, 51
Licenses.....	14, 17
Peel co.	
Gas. <i>See</i> Caledon tp.	
Pelham tp.	
<i>See also</i> Fenwick.	
Gas statistics.....	7
Petrol Oil and Gas Co.	
Gas wells, logs.....	19
License.....	17
Petroleum.	
<i>See also</i> Oil.	
Imports.....	55, 56
Price.....	52, 55
Production.....	54
Refining operations.....	53, 54
Rept. on, 1933, by R. B. Harkness.....	52-56
Petroleum coke, statistics.....	54
Petrolia.	
<i>See also</i> next ref.	
Gas statistics.....	5
leakage.....	11, 12
Oil refinery.....	54
Petrolia oil field, production.....	52, 53
Pipe-lines, licenses to operate.....	14, 18
Plympton tp.	
<i>See also</i> Wyoming.	
Gas statistics.....	6
Oil production.....	52, 53
Point Edward, gas statistics.....	5
Pope, R. B.	
Gas wells, logs.....	30, 31, 38
Population, towns, cities, townships...	4-7

	PAGE
Port Burwell.	
Gas statistics.....	5
leakage.....	11
Port Colborne, gas statistics.....	5
Port Colborne-Welland Natural Gas and Oil Co.	
Gas wells, logs.....	34, 35
Licenses.....	15-18
Port Credit, oil refinery.....	53
Port Dover, gas statistics.....	5
Port Lambton.	
Gas statistics.....	5
leakage.....	11
Port Rowan, gas statistics.....	5
Prairie Gas and Oil Co., Ltd.	
License.....	16
Preston, gas statistics.....	5
Price.	
Licenses.....	14
Natural gas.....	2, 4-7
Oil, crude.....	52, 55
Private wells, gas statistics.....	1, 7, 9
Producers Gas Corporation.	
Oil and gas wells, logs of.....	45
Prospecting for natural gas, licenses.....	14, 15
Provincial Natural Gas and Fuel Co.	
Licenses.....	17, 18
Puslinch tp.	
Gas well.....	9
log.....	51

Q

Queenston formation.....	19, 44, 50, 51
--------------------------	----------------

R

Rainham tp.	
<i>See also</i> Fisherville.	
Gas statistics.....	7
wells, production.....	9
logs.....	30-34
Rainham Gas Syndicate.	
Gas well, log.....	36
License.....	17
Raleigh tp.	
<i>See also</i> Chatham; Merlin.	
Gas statistics.....	6
drilling for.....	2
leakage.....	13
wells, production.....	9
logs.....	45
Oil production.....	52, 53
Raleigh Development Syndicate.	
Log of oil well.....	44
Reaume, Earl, license.....	15
Red Medina formation.....	19-44, 49-51
Refined products imported.....	55
Refineries, petroleum.....	54
Regal Gas Syndicate.	
License.....	17
Log of well.....	31
Reichheld, O. E., license.....	15
Rentals paid for gas leases.....	8, 9
Rich Gas Co.	
Gas wells, logs.....	26
License.....	17
Ridgetown.	
Gas statistics.....	5
leakage.....	11, 12
Ridgeway, gas statistics.....	5
Rigs, drilling, total operated.....	3

	PAGE
Riley, J. V., license.....	17
Roberts, James R., license.....	15
Rochester formation.....	19, 20, 44, 50, 51
Rochester tp.	
Gas statistics.....	6
leakage.....	13
Rock pressure in gas wells.....	8, 9
Rodney, gas statistics.....	5
Romney tp.	
<i>See also</i> Coatsworth.	
Gas statistics.....	6
wells, production.....	8
Romney Gas and Oil Co.	
Gas well, log.....	47
Licenses.....	15-17
Rowe, E. P., license.....	15
Rural lines, leakage.....	13
Ryan, John J., license.....	15
Ryan, W. T.	
Gas wells, logs.....	30, 31
License.....	15

S

St. Anns, gas statistics.....	5
St. Catharines.	
Gas statistics.....	5
leakage.....	11, 12
St. George.	
Gas statistics.....	5
leakage.....	11
St. Williams, gas statistics.....	5
Sales tax, petroleum products.....	56
Salina formation.....	19, 20, 44-46, 50, 51
Salina Gas Co.	
Gas wells, logs.....	46
License.....	17
Salt. <i>See</i> Logs of wells.	
Saltfleet tp.	
Gas statistics.....	7
Sandwich. <i>See</i> Border Cities.	
Sandwich East tp.	
Gas statistics.....	6
leakage.....	13
Sandwich South tp.	
Gas statistics.....	6
leakage.....	13
Sandwich West tp.	
<i>See</i> Border Cities; Windsor.	
Sarnia.	
Gas statistics.....	5
leakage.....	11, 12
Oil refinery.....	54
Sarnia gas field, production.....	1
Sarnia tp.	
<i>See also</i> Point Edward; Sarnia; Sarnia gas field.	
Gas statistics.....	6
wells, production.....	8
Oil production.....	52, 53
Sarnia Oil and Gas Co., license.....	17
Sava Oil Refineries, Ltd.....	54
Scarboro Refineries.....	54
Schafer, Roy, license.....	15
Schollenberger, Christian, license.....	15
Scullard, Fred B., license.....	15
Selected Natural Gas and Oil Syndicate.	
Gas well, log.....	26
License.....	17
Selkirk, gas statistics.....	5

	PAGE
Seneca tp.	
<i>See also</i> Caledonia.	
Gas statistics.....	7
wells, production.....	9
logs.....	34-36
Seynuck Valley Oil Co., license.....	16
Shedden.	
Gas statistics.....	5
leakage.....	11
Sheffield, Reginald C., license.....	15
Sherbrooke tp.	
Gas statistics.....	7
wells, production.....	9
Sherbrooke Gas Syndicate, license.....	17
Simcoe.	
Gas statistics.....	5
leakage.....	11
Simcoe co. <i>See</i> Nottawasaga tp.	
Simrall Refining Corpn.....	53
Smith, Ernest C., licenses.....	15, 16
Smith, H. B., license.....	15
Smith, Dr. Luke.	
Gas well, log.....	44
Licenses.....	15, 16
Smith, Robert H.	
Gas wells, logs.....	27
Licenses.....	15-17
Smith's Drilling Co., license.....	16
Smithville, gas statistics.....	5
Soapstone.....	45-49
Sombra, gas statistics.....	5
Sombra tp.	
<i>See also</i> Port Lambton; Sombra.	
Gas statistics.....	6
leakage.....	13
well, log.....	48
South Cayuga tp.	
Gas statistics.....	7
wells, production.....	9
South Colchester tp. <i>See</i> Colchester	
South tp.	
South Dumfries tp.	
<i>See also</i> Paris; St. George.	
Gas statistics.....	6
South Grimsby tp. <i>See</i> Smithville.	
South London, gas leakage.....	12
South Walsingham tp.	
<i>See also</i> Port Rowan; St. Williams.	
Gas statistics.....	6
wells.....	8
log.....	50
Southern Ontario Gas Co.	
Gas leakage.....	11, 12
logs of wells.....	45, 46
License.....	17
Southwold tp.	
<i>See also</i> Fingal; Shedden.	
Gas statistics.....	6
Springvale Gas and Oil Syndicate.	
License.....	17
Stamford tp.	
<i>See also</i> Niagara Falls.	
Gas statistics.....	7
Standard Gas and Oil Syndicate.	
Gas wells, logs.....	30, 31, 36-38
License.....	17
Statistics.	
Natural gas.....	1-13
Petroleum.....	52-56
Sterling Gas Syndicate.	
Gas wells, logs.....	36, 39, 40

	PAGE
Sterling Gas Syndicate— <i>Continued</i>	
License.....	18
Stevensville, gas statistics.....	5
Stevensville Natural Gas and Fuel Co.	
License.....	18
Still gas, statistics.....	54
Stover, F. H. and Son, licenses.....	15, 16
Straffordville.	
Gas statistics.....	5
leakage.....	12
Sullivan, Geo. F., license.....	15
Sullivan, Brown and Co.	
Oil well, log.....	47
Sulphur. <i>See</i> Logs of wells.	
Sundy, Basil K., license.....	16
Superior Gas Syndicate.	
Gas wells, logs.....	33
Licenses.....	18
Surface gas wells, production.....	1, 9
Sweets Corners Gas Syndicate.	
License.....	18
Sylvania formation.....	46

T

Tar statistics.....	54
Temperatures, effect of, on gas consumption.....	1
Thamesville.	
<i>See also</i> next ref.	
Gas statistics.....	5
Thamesville oil field, production.....	52, 53
Thorold.	
Gas statistics.....	5
leakage.....	12
Thorold tp. <i>See</i> Fonthill; Thorold.	
Tilbury.	
Gas statistics.....	5
leakage.....	12
Tilbury gas field, production.....	1
Tilbury East tp.	
<i>See also</i> Tilbury; Tilbury gas field.	
Gas statistics.....	6
leakage.....	13
wells, production.....	8
logs.....	45-47
Oil production.....	52, 53
Tilbury North tp.	
Gas statistics.....	6
Tilbury West tp.	
<i>See also</i> Comber.	
Gas statistics.....	6
Tillsonburg.	
Gas statistics.....	5
leakage.....	12
Tillsonburg Oil and Gas Co., license....	18
Toilet petroleum, statistics.....	55
Topp, Nathan, license.....	15
Toronto, oil refineries.....	54
Towns.	
Gas statistics.....	4, 5
leakage in distribution plants.....	11, 12
Townsend tp.	
<i>See also</i> Waterford.	
Gas statistics.....	6
wells, production.....	8
Townships.	
Gas leakage on rural lines.....	13
statistics.....	6, 7
wells, production.....	8, 9
logs.....	19-51
Oil wells, production.....	52, 53

	PAGE
Transmission lines.	
Leakage in.....	7, 12
Length of.....	10
Trenton formation.....	20, 44, 51
Tupperville, gas statistics.....	4
Tuscarora tp.	
Gas statistics.....	6
wells, production.....	9
logs.....	19, 20

U

Union Gas Company of Canada.	
Gas leakage.....	11, 12
Licenses.....	18
Oil and gas wells, logs.....	47, 48
Purchasers of gas from surface wells.	9
United Gas and Fuel Co., license.....	18
Utica formation.....	20, 44, 51

V

Vacuum Gas and Oil Co.	
Gas wells, logs.....	44
License.....	18
Vaseline, statistics.....	55
Vienna.	
Gas statistics.....	5
leakage.....	12
Vittoria, gas statistics.....	5

W

Wade, Jas., log of well.....	48
Wages. <i>See</i> Labour statistics.	
Wainfleet tp.	
Gas statistics.....	7
wells, production.....	9
Walkerville. <i>See</i> Border Cities.	
Wallaceburg.	
Gas statistics.....	5
leakage.....	12
Wallacetown, gas statistics.....	5
Walpole tp.	
<i>See also</i> Jarvis; Selkirk.	
Gas statistics.....	7
exploratory drilling for.....	3
wells, production.....	9
logs.....	36-44
Walpole Natural Gas Syndicate.	
Gas wells, logs.....	37, 42-44
License.....	18
Walsingham tps. <i>See</i> North, South	
Walsingham tps.	
Walter Gas Syndicate.	
Licenses.....	16-18
Logs of wells.....	49, 50
Warwick tp.	
Oil well, dry.....	53
log.....	48
Waterdown, gas statistics.....	5
Waterford, gas statistics.....	5
Waterloo co.	
<i>See also</i> Preston.	
Gas statistics.....	7
Waterloo tp.	
<i>See also</i> Hespeler.	
Gas statistics.....	7
Wax, paraffin, statistics.....	54, 55
Webber. <i>See</i> Lymburner Bros. and	
Webber.	

	PAGE
Well Drillers' Act	14
Wells, gas.	
In surface drift	1
Logs	18-51
Number drilled in 1933	2, 3
Production	7-9
Wells, oil.	
Experiments for increasing produc- tion	52
Logs	44, 47, 48
Statistics	53
Welland.	
Gas statistics	5
Welland co.	
<i>See also</i> Welland; Welland gas field.	
Gas statistics	7
wells, production	1, 9
logs	50, 51
Welland gas field, production	1
Welland County Gas Syndicate.	
Gas well, log	50
Licenses	15, 18
Wellington co. <i>See</i> Puslinch tp.	
Wentworth co.	
Gas statistics	7
wells, production	1, 9
Wentworth gas field, production	1
West Flamborough tp. <i>See</i> Dundas.	
West Hamilton, gas leakage	12
West Lorne, gas statistics	5
West Oxford tp.	
Gas statistics	6
Western Ontario Natural Gas Co.	
Logs of wells	23-25
Westminster tp.	
<i>See also</i> Belmont; Lambeth.	
Gas statistics	6
Wheatley.	
Gas statistics	5
leakage	12
White, Roy, license	15
White Medina formation	19-44, 48-51
White Oil and Gas Co., Ltd.	
Licenses	15, 18
Widder formation	44

	PAGE
Williams, Maxwell M., license	15
Willits, D. E.	
Gas well, log	48
Licenses	15, 16
Willits, G. E., license	15
Willoughby tp.	
<i>See also</i> Chippawa.	
Gas statistics	7
wells, production	9
logs	51
Wilson, Bert.	
Gas well, log	49
License	16
Wilson, Leo A., license	15
Windham tp.	
Gas statistics	6
wells, production	8
Windsor.	
Gas statistics	5
leakage	12
Oil refinery	54
Windsor, East. <i>See</i> Border Cities.	
Windsor Gas Co., license	18
Woodhouse, H., license	15
Woodhouse tp.	
<i>See also</i> Port Dover; Simcoe.	
Gas statistics	6
wells, production	8
log	50
Woodstock.	
Gas statistics	5
leakage	12
Wyoming.	
Gas statistics	5
leakage	12
Y	
Yager, J. J., license	18
York co. <i>See</i> Toronto.	
Z	
Zone tp.	
<i>See also</i> Bothwell.	
Gas statistics	6

REPORT
OF THE
INSPECTOR OF LEGAL OFFICES
ONTARIO
1933

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Majesty, 1934

TO THE HONOURABLE HERBERT ALEXANDER BRUCE,

*A Colonel in the Royal Army Medical Corps, etc., etc.,
Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to Your Honour the Annual Report of the Inspector of Legal Offices for the year ending 31st December, 1933.

Toronto, March, 1934.

WILLIAM H. PRICE,
Attorney-General.

REPORT

OF THE

Inspector of Legal Offices

Ontario, 1933

Osgoode Hall, Toronto,

THE HONOURABLE HERBERT ALEXANDER BRUCE,

*A Colonel in the Royal Army Medical Corps, etc., etc.,
Lieutenant-Governor of the Province of Ontario.*

SIR,—

I have the honour to present my report as Inspector of Legal Offices for the year ending December 31st, 1933.

In the year 1933 I inspected the Legal Offices in all the Counties and Districts of the Province, except three. These will be visited by me this summer.

Messrs. W. W. Ellis and H. A. Locke, Assistant Inspectors, visited a very large number of the Division Court Offices. A few more were inspected than they were able to do in 1932. Owing to the curtailment of funds, it has been necessary to carefully select the Division Court Offices that will be inspected each year.

The number of suits entered for the year, exclusive of transcripts of judgments and judgment summons, was 63,222, and the amount of claims sued for aggregated \$3,950,106.00. The total monies paid into court during the year amounted to \$1,215,902.20 and the total paid out amounted to \$1,212,551.36. The percentage of fees and emoluments payable to the Honourable the Provincial Treasurer by Division Court Clerks and Bailiffs amounted to \$30,667.12. Monies belonging to suitors, which have been paid into court and have remained unclaimed for a period of six years and have become payable to the Provincial Treasurer, as provided by Section 37 of The Division Courts Act, amount to \$419.10, and included in total of \$30,667.12.

A careful inspection of the courts throughout the Province is continually going on, which entails a great deal of travelling as the territory to be covered embraces the whole of the Province of Ontario. I can bear testimony to the zeal and efficiency of the court officials. With a few exceptions, their duties are discharged in a satisfactory manner, to this office and the public generally.

Mr. H. R. Polson, Assistant Inspector, has devoted practically all his time to the Police Magistrates and their courts and officials. In connection with these courts

great progress has been made in the work of transferring the remuneration of the few Magistrates still on a fee basis to a straight salary basis. At the present time there are only twelve Magistrates in Ontario remaining on a fee basis, and it is hoped that before the first of July of this year every Magistrate in the Province of Ontario will be paid by salary and will not in any way be remunerated by fees.

During the year as many Magistrates' Courts were inspected as was commensurate with the economy program of the Budgeting Committee. Those courts which it was necessary to omit will be inspected during the coming year.

The actual work of the courts was somewhat less than the previous year, owing to a falling off in the tourist trade, which consequently lessened the traffic cases, and a reduced sale of liquor which had an effect on the number of cases of violations of The Liquor Control Act. The Police Court fines paid through this office amounted to \$91,449.78, as compared with \$90,913.90 during the year 1932.

Another reason for lessened Highway Traffic Act cases is that again during the past year the Motor Cycle Division of the Provincial Police deemed it advisable to rely on warnings to motorists to correct minor infractions of the Act, rather than put the offenders to the expense of Police Court proceedings.

A comparative statistical statement of the work of the Juvenile Courts of the Province will be found in this report, by which it will be noted that there has been a falling off in juvenile cases during the past year.

Mr. W. A. James, the Auditor, has audited nearly all the offices in Ontario. Very few discrepancies have been found. These, of course, have all been made up, so that I can report that all monies owing the Government by Officials have been received.

The revenue collected by this office for the year 1933 from the public offices under my supervision amounted to \$315,107.48, made up as follows:

	1933
Police Magistrates' Fines	\$ 91,449.78
Police Magistrates' Fees	33,638.27
(The above amounts represent monies for fines and fees actually received by me and do not include fines and fees paid direct to the Inspectors under the L. C. A.)	
Local Registrars, S.C.O., County Court and District Court Clerks and Surrogate Registrars	89,343.78
Crown Attorneys and Clerks of the Peace	31,859.60
Crown Attorneys' Estreats and Fines	2,260.06
Sheriffs' Fees	12,348.78
Registrars of Deeds and Local Masters of Title	23,534.94
Division Court Clerks and Bailiffs	30,667.12
Miscellaneous	6.15
TOTAL	\$315,108.48

The income from all offices decreased by the sum of \$94,129.02, and this year all the offices, with the exception of Police Magistrates contributed to the decrease, the heaviest item being a decrease from the Crown Attorneys amounting to \$34,947.31. In the case of Local Registrars the decrease amounted to \$25,118.08. Another large decrease was in the fees received from Division Court Clerks. This decrease amounted to \$19,658.44.

I can again state that the officials throughout the Province, although suffering by the depression, are still doing their work in a very fine way, and are giving great service to the public generally. I wish to thank my Assistant Inspectors, the Auditor, and the staff for the way in which they have carried on their duties throughout the year.

I attach hereto the schedules and statements with reference to the office, which should be of interest:

1. Statements—Osgoode Hall Offices (Surrogate Clerk, Administrative Branch, Appellate Division and Master's Office).
2. Financial Statement of judicial offices, namely: Sheriffs, Surrogate Judges, Local Masters, S. C. O., Crown Attorneys, Clerks of the Peace, Local Registrars, County and District Court Clerks, and Surrogate Registrars.
3. Statement respecting Commuted Crown Attorneys.
4. Financial statement respecting Land Titles Offices.
5. Financial statement respecting Division Courts.
6. Financial statement respecting Registrars of Deeds.
7. Financial statement respecting Police Magistrates.
8. Statistical Report of Juvenile Courts.
9. Appointments.
10. Observations by Inspector.

All of which is respectfully submitted.

I have the honour to be, Sir,

Your obedient servant,

W. W. DENISON,
Inspector of Legal Offices.

Statements

OSGOODE HALL OFFICES

- (*a*) Surrogate Clerk.
- (*b*) Administrative Branch.
- (*c*) Appellate Division.
- (*d*) Master, Supreme Court.

ANNUAL REPORT FOR YEAR 1933—SURROGATE CLERK'S OFFICE

1. Number of Notices of Application for Probate and Administration and Certificates Issued	11,377
2. Number of Notices of Application for Guardianship received and Certificates Issued	64
3. Number of Caveats Filed	118
4. Number of Searches in Office Paid for other than by Surrogate Registrars	277
5. Number of Deeds of Election Filed	5
6. Total Number of Supreme Court Orders Filed	24
7. Total Fees for 1933	\$6,307.25

REPORT OF THE BUSINESS OF THE ADMINISTRATIVE BRANCH FOR THE
YEAR ENDING WITH THE 31st OF DECEMBER, 1933—SENIOR
REGISTRARS BRANCH

Number of Writs of Summons issued (of which 74 were concurrent Writs)	4314
Actions entered in procedure book, commenced by writs issued during the year 1933	1564
Actions entered in procedure book, transferred from county court during 1933	22
Actions entered in procedure book, commenced by writ during previous years	73
Actions entered in procedure book otherwise than by writs	185
Praeipie orders issued	138
Records passed	960
Writs of Execution, Fl. Fa., issued	1275
Writs of execution, renewals, alias and pluries	214
Special writs (habeas corpus, etc.) issued	20
Actions entered for trial with jury	178
Actions entered for trial without jury	628
Amount of jury fees paid City Treasurer	\$ 468.00
Court orders	443
Mechanics' lien orders entered	202
Attorney-General orders entered	159
Fiats entered	1130
Deed polls entered and filed	148
Judgments without trial	143
Judgments after trial	327
Judgments in chambers	196
Judgments by default, mortgage actions	1564
Judgments by default, ordinary actions	262
Judgments in mechanic's liens	30
Judgments in respect of writs issued, per 1928	6
Judgments in respect of writ issued, year 1929	13
Judgments in respect of writs issued, year 1930	18
Judgments in respect of writs issued, year 1931	125
Judgments in respect of writs issued, year 1932	606
Judgments in respect of writs issued, year 1933	1698
Interlocutory judgments signed	15
Total judgments entered	2900
Amount recovered on judgments exclusive of costs	\$10,317,598.18
Amount of taxed costs (including disbursements on judgments of all kinds)	\$ 176,858.99
Fees paid in law stamps in Senior Registrar's Office	\$ 38,995.45
Fees paid in law stamps Appellate Division	\$ 2,208.39

REPORT 1933—SUPREME COURT OF ONTARIO, APPELLATE DIVISION
TWO COURTS

Number of appeals heard by both Courts	709
Number of Motions heard by both Courts	94
Appeals abandoned	10
Convictions quashed	1

	Allowed	Dismissed	Varied	Total
Appeals from County and Divisional Courts	53	148	8	209
Appeals from Trial or Single Judges	42	111	14	167
Criminal Appeals	32	56	4	92
Liquor Control Act			1	1
Official Arbitrators		2		2
Ontario Municipal and Railway Board				
Assistant Masters	1	2		3
Judgments written	68	67	6	141
	196	386	33	615

ANNUAL RETURN OF FEES COLLECTED IN LAW STAMPS, MASTER'S OFFICE,
IN CONNECTION WITH REFERENCES FOR YEAR ENDING
DECEMBER 31st, 1933.

Master and Assistant Master (References	\$ 698.30
Assistant Master:	
Mechanics' Liens	527.00
Mortgage References	6851.60
	<u>\$ 8076.90</u>

Financial Statement

Sheriffs.

Surrogate Judges.

Local Masters, S.C.O.

Crown Attorneys and Clerks of the Peace.

Local Registrars, S.C.O.

County and District Court Clerks.

Surrogate Registrars.

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1933.	Salary paid by Province	Total earnings and salary in all offices
ALGOMA: Saunt Ste. Marie	Sheriff	C. M. Macreath	\$ c. 3,108.58	\$ c. 950.00	\$ c. 4,058.58
	Surrogate Judge	Frederick Stone		1,000.00	
	Local Master	" "			
	" "	Judge J. M. Hall	149.30		149.30
	Crown Attorney	W. G. Atkin, K.C.	3,806.51	400.00	4,206.51
	Clerk of the Peace	" "			
	Local Registrar	T. J. Foster	3,478.02	725.00	4,203.02
	District Court Clerk	" "			
BRANT: Brantford	Surrogate Registrar	" "			
	Sheriff	J. W. Westbrook	3,367.23		3,367.23
	Surrogate Judge	A. D. Hardy		1,000.00	
	Local Master	" "			
	Crown Attorney	W. M. Charlton, K.C.	4,264.48		4,264.48
	Clerk of the Peace	" "			
	Local Registrar	H. J. Wallace	7,112.07	649.69	7,761.76
	County Court Clerk	" "			
BRUCE: Walkerton	Surrogate Registrar	" "			
	Sheriff	John Rowland	3,446.55		3,446.55
	Surrogate Judge	W. G. Owens		1,000.00	
	Local Master	" "			
	Crown Attorney	J. W. Freeborn	4,608.95		4,608.95
	Clerk of the Peace	" "			
	Local Registrar	R. E. Clapp	5,747.24	649.69	6,396.93
	County Court Clerk	" "			
CARLETON: Ottawa	Surrogate Registrar	" "			
	Sheriff	S. Crooks	9,124.58		9,124.58
	Surrogate Judge	E. L. Daly		1,000.00	
	Local Master	F. A. Magee, K. C.	491.40		491.40
	Local Registrar	" "	6,774.15		6,774.15
	Crown Attorney	J. A. Ritchie, K.C.	3,577.72		3,577.72
	Clerk of the Peace	" "			
	County Court Clerk	C. L. Bray	15,378.15		15,378.15
COCHRANE: Cochrane	Surrogate Registrar	" "			
	Sheriff	J. D. Mackay	4,615.58	1,161.50	5,777.08
	Surrogate Judge	J. B. T. Caron		1,000.00	
	Local Master	" "			
	Crown Attorney	S. A. Caldbick	6,316.89		6,316.89
	Clerk of the Peace	" "			
	Local Registrar	W. L. Warrell	3,039.75	577.50	3,617.25
	District Court Clerk	" "			
DUFFERIN: Orangeville	Surrogate Registrar	" "			
	Sheriff	H. Endacott	1,982.57		1,982.57
	Surrogate Judge	W. T. Robb		1,000.00	
	Local Master	" "			
	Crown Attorney	R. D. Evans	Commuted	at \$1270	per an.
	Clerk of the Peace	" "			
	Local Registrar	J. A. V. Preston, K.C.	2,320.69	649.69	2,970.38
	County Court Clerk	" "			
	Surrogate Registrar	" "			

the Province of Ontario for the year ending December 31, 1933.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Am't of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1,255.92	2,802.66		2,802.66				Algoma
			1,000.00	49.20			
	149.30		149.30				
900.00	3,306.51		3,306.51				
666.00	3,537.02	118.51	3,418.51		1,330.00	1,527.00	Brant
1,245.55	2,121.68		2,121.68				
			1,000.00	71.70			
69.00	4,195.48	97.74	4,097.74				Bruce
3,389.56	4,372.20	536.10	3,836.10		2,748.00	3,915.35	
1,273.67	2,172.88		2,172.88				
			1,000.00	78.10			Carleton
190.00	4,418.95	209.48	4,209.46				
1,202.50	5,194.43	947.21	4,247.22		1,893.00	2,378.40	
4,161.60	4,962.98	831.49	4,131.49				Cochrane
			1,000.00				
185.00	306.40		306.40				
2,213.00	4,561.15	630.58	3,930.57		91.00		
530.00	3,047.72		3,047.72				Dufferin
4,308.89	11,069.26	5,912.34	5,156.92		4,663.10	8,919.00	
2,254.09	3,522.99		3,522.99				
			1,000.00	28.80			Dufferin
1,560.00	4,756.89	378.45	4,378.44				
818.00	2,799.25		2,799.25		736.30	358.50	
795.38	1,187.19		1,187.19				Dufferin
			1,000.00	82.10			
155.10	2,815.28		2,815.28		498.70	689.50	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1933	Salary paid by Province	Total earnings and Salary in all offices
ELGIN: St. Thomas	Sheriff	P. S. D. Harding	\$ c. 3,435.11	\$ c. 1,000.00	\$ c. 3,435.11
	Surrogate Judge	D. C. Ross			
	Local Master	C. F. Maxwell	158.35		158.35
	Crown Attorney	(a) E. W. Haines	4,328.05		4,328.05
	Clerk of the Peace	" "			
	Local Registrar	I. D. Cameron	5,776.50	646.32	6,422.82
	County Court Clerk	" "			
ESSEX: Sandwich	Surrogate Registrar	" "			
	Sheriff	C. N. Anderson	8,844.28		8,844.28
	Surrogate Judge	J. J. Coughlin		1,000.00	
	Local Master	A. W. McNally	1,881.30		1,881.30
	Crown Attorney	J. S. Allan, K.C.	Commuted at \$6000 per an'm		
	Clerk of the Peace	" "			
	Local Registrar	A. A. MacKinnon	13,980.03	644.05	14,624.08
FRONTENAC: Kingston	County Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	R. F. Vair	4,370.85		4,370.85
	Surrogate Judge	H. A. Lavell		1,000.00	
	Local Master	J. B. Walkem, K.C.	337.60		337.60
	Crown Attorney	T. J. Rigney, K.C.	4,850.25		4,850.25
	Clerk of the Peace	" "			
GREY: Owen Sound	Local Registrar	C. H. Wood	2,775.60	649.69	3,425.29
	County Court Clerk	" "			
	Surrogate Registrar	H. E. Richardson	3,907.95		3,907.95
	Sheriff	Wm. Breese	4,121.52		4,121.52
	Surrogate Judge	G. W. Morley		1,000.00	
	Local Master	" "			
	Crown Attorney	W. D. Henry, K.C.	6,524.81		6,524.81
HALDIMAND: Cayuga	Clerk of the Peace	" "			
	Local Registrar	T. J. Rutherford	7,090.40	712.50	7,802.90
	County Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	W. S. Hudspeth	2,681.10		2,681.10
	Surrogate Judge	W. S. West		1,000.00	
	Local Master	" "			
HALTON: Milton	Crown Attorney	H. Arrell, K.C.	3,136.71		3,136.71
	Clerk of the Peace	" "			
	Local Registrar	J. C. Eccles	2,971.43	583.50	3,554.93
	County Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	G. O. Brown	2,625.98		2,625.98
	Surrogate Judge	W. N. Munro		1,000.00	
	Local Master	" "	No return received.		
	Crown Attorney	W. I. Dick, K.C.	3,013.70		3,013.70
	Clerk of the Peace	" "			
	Local Registrar	J. M. MacKenzie	3,937.48	493.00	4,430.48
	County Court Clerk	" "			
	Surrogate Registrar	" "			

(a) E. W. Haines appointed by O.-in-C. 21 July, 1933, to take effect 1st October, 1933; A. McCrimmon having been retired; Mr. Haines to pay \$1,000.00 per annum to Mr. McCrimmon out of receipts of office.

the Province of Ontario for the year ending December 31, 1933.—Continued.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Am't of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1,096.48	2,338.63		2,338.63				Elgin
	158.35		1,000.00				
1,957.61	3,270.44		158.35				
1,360.00	5,062.82	881.46	3,270.44		1,734.10	2,699.50	
							Essex
5,701.79	3,142.49		3,142.49				
664.43	1,216.87		1,000.00				
			1,216.87				
5,916.18	8,707.90	3,787.11	4,920.79		7,174.35	4,393.00	
							Frontenac
1,484.75	2,886.10		2,886.10				
50.00	287.60		1,000.00				
1,214.65	3,635.60		287.60				
			3,635.60				
668.60	2,756.69		2,756.69		572.10		
1,500.00	2,407.95		2,407.95		2,176.60	4,289.25	
1,224.33	2,897.19		2,897.19				Grey
			1,000.00				
				207.60			
1,116.90	5,407.91	703.95	4,703.96				
1,207.92	6,594.98	1,885.49	4,709.49		1,364.50	2,458.00	
							Haldimand
750.43	1,930.67		1,930.67				
			1,000.00				
811.48	2,325.23		2,325.23	31.70			
589.95	2,964.98		2,964.98		836.90	1,196.25	
							Halton
1,360.47	1,265.51		1,265.51				
			1,000.00				
643.48	2,370.22		2,370.22				
630.95	3,799.53	249.77	3,549.76		1,232.60	2,425.75	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1933	Salary paid by Province	Total earnings and Salary in all offices
HASTINGS: Belleville	Sheriff	Geo. H. Stokes	\$ c. 4,633.38	\$ c. 1,000.00	\$ c. 4,633.38
	Surrogate Judge	J. F. Wills			
	Local Master	W. C. Mikel, K.C.	431.98		431.97
	Crown Attorney	B. C. Donnan, K.C.	6,577.36		6,577.36
	Clerk of the Peace	" "			
	Local Registrar	J. A. Kerr	5,487.53	721.87	6,209.40
	County Court Clerk	" "			
HURON: Goderich	Surrogate Registrar	" "			
	Sheriff	C. G. Middleton	3,705.71		3,705.71
	Surrogate Judge	T. M. Costello		1,000.00	
	Local Master	" "			
	Crown Attorney	D. E. Holmes	5,489.34		5,489.34
	Clerk of the Peace	" "			
	Local Registrar	R. Johnston	8,342.76	721.87	9,064.63
KENORA: Kenora	County Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	L. D. MacCallum	1,911.16	962.53	2,873.69
	Surrogate Judge	W. A. Dowler		1,000.00	
	Local Master	" "			
	Crown Attorney	H. P. Cooke, K.C.	Commuted at \$1970.00 per an'm		
	Clerk of the Peace	" "			
KENT: Chatham	Local Registrar	E. Appleton	1,151.22	673.95	1,825.17
	District Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	E. W. Hardy	4,066.46		4,066.46
	Surrogate Judge	Uriah McFadden		1,000.00	
	Local Master	" "			
	Crown Attorney	H. D. Smith, K.C.	9,453.76		9,453.76
LAMBTON: Sarnia	Clerk of the Peace	" "			
	Local Registrar	D. E. Douglas	7,228.75	649.69	7,878.44
	County Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	A. J. Johnston	3,011.10		3,011.10
	Surrogate Judge	A. E. Taylor		1,000.00	
	Local Master	" "			
LANARK: Perth	Crown Attorney	W. S. Haney	6,088.80		6,088.80
	Clerk of the Peace	" "			
	Local Registrar	Alex. Saunders	5,807.35	649.66	6,457.01
	County Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	J. H. Ebbs	2,068.69		2,068.69
	Surrogate Judge	J. H. Scott		1,000.00	
	Local Master	" "			
	Crown Attorney	C. H. McKimm	2,947.44		2,947.44
	Clerk of the Peace	" "			
	Local Registrar	J. S. L. McNeely	4,040.05	649.69	4,689.74
	County Court Clerk	" "			
	Surrogate Registrar	" "			

the Province of Ontario for the year ending December 31, 1933.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Am't of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1,954.89	2,678.49		2,678.49				Hastings
1.40	430.57		1,000.00				
1,423.51	5,153.85	576.93	4,576.92				
1,701.88	4,507.52	603.76	3,903.76		1,354.20	1,738.50	
1,559.70	2,146.01		2,146.01				Huron
			1,000.00	136.90			
787.35	4,701.99	351.00	4,350.99				
1,933.70	7,130.93	2,367.83	4,763.10		1,958.90	2,830.00	
161.78	2,711.91		2,711.91				Kenora
			1,600.00	4.50			
75.00	1,750.17		1,750.17		269.10	265.25	
1,640.71	2,425.75		2,425.75				
			1,000.00	53.20			Kent
2,025.00	7,428.76	1,714.38	5,714.38				
1,966.50	5,911.94	1,305.97	4,605.97		1,811.40	2,728.25	
675.98	2,335.12		2,335.12				Lambton
			1,000.00	11.70			
1,110.33	4,978.47	489.28	4,489.19				
1,200.00	5,257.01	978.50	4,278.51		1,755.30	2,634.25	
774.16	1,294.53		1,294.53				Lanark
			1,000.00	85.00			
386.62	2,560.82		2,560.82				
485.00	4,204.74	452.37	3,752.37		1,076.30	1,809.50	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1933	Salary paid by Province	Total earnings and Salary in all offices
LEEDS and GRENVILLE: Brockville	Sheriff	W. J. Manahan	\$ c. 3,570.74	\$ c. 1,000.00	\$ c. 3,570.74
	Surrogate Judge	M. B. Tudhope			
	Local Master	" "			
	Crown Attorney	H. Atkinson	4,244.05		4,244.05
	Clerk of the Peace	" "			
	Local Registrar	A. E. Baker	6,378.95	721.87	7,100.82
	County Court Clerk	" "			
LENNOX and ADDINGTON: Napanee	Surrogate Registrar	" "			
	Sheriff	C. W. Vandervoort	1,901.41		1,901.41
	Surrogate Judge	J. E. Madden		1,000.00	
	Local Master	" "			
	Crown Attorney	(a) K. S. Ham	2,551.95		2,551.95
	Clerk of the Peace	" "			
	Local Registrar	W. P. Deroche	1,943.15	577.50	2,520.65
LINCOLN: St. Catharines	County Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	(b) Fred J. Graves	4,280.01		4,280.01
	Surrogate Judge	J. S. Campbell		1,000.00	
	Local Master	" "			
	Crown Attorney	E. H. Lancaster, K.C.	3,679.80		3,679.80
	Clerk of the Peace	" "			
MANITOULIN: Gore Bay	Local Registrar	E. J. Lovelace	6,477.08	649.69	7,126.77
	County Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	J. H. Fell	1,357.19	914.38	2,271.57
	Surrogate Judge	A. B. Currey		1,000.00	
	Local Master	" "			
	Crown Attorney	W. F. McRae, K.C.	2,372.53	250.00	2,622.53
MIDDLESEX: London	Clerk of the Peace	" "			
	Local Registrar	C. C. Platt	553.35	776.52	1,347.87
	District Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	D. A. Graham	7,575.70		7,575.70
	Surrogate Judge	Joseph Wearing		1,000.00	
	Local Master	Judge A. A. Ingram	156.20		156.20
MUSKOKA: Bracebridge	Crown Attorney	A. M. Judd, K.C.	Commuted at \$5000 per an'm		
	Clerk of the Peace	" "			
	Local Registrar	Edmund Weld	18,624.70	474.98	19,099.68
	County Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	J. G. Myers	1,800.91	1,295.61	3,096.52
	Surrogate Judge	A. A. Mahaffy		1,000.00	
	Local Master	" "			
	Crown Attorney	Thos. Johnson	1,875.05	240.65	2,115.70
	Clerk of the Peace	" "			
	Local Registrar	C. S. Salmon	1,248.60	574.50	1,823.10
	District Court Clerk	" "			
	Surrogate Registrar	" "			

(a) K. S. Ham, appointed by O.-in-C. 25th March, 1933; U. M. Wilson died 3rd Feb., 1933; G. F. Smith acted meantime.

(b) F. J. Graves, appointed by O.-in-C., 9th May, 1933; H. O'Loughlin, died March 1st, 1933; Deputy Sheriff acted in meantime.

the Province of Ontario for the year ending December 31, 1933.—Continued.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Am't of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1,759.41	1,811.33		1,811.33				Leeds and Grenville
			1,000.00	160.40			
813.00	3,431.05		3,431.05				
2,021.20	5,079.62	889.81	4,189.81		1,496.80	2,906.00	Lennox and Addington
289.13	1,612.28		1,612.28				
			1,000.00	35.80			
750.48	1,801.47		1,801.47				
395.65	2,125.00		2,125.00		499.20	953.80	Lincoln
1,279.61	3,000.40		3,000.40				
			1,000.00	122.20			
1,082.78	2,597.02		2,597.02				
1,710.30	5,416.47	1,058.24	4,358.23		1,114.10	2,230.25	Manitoulin
481.40	1,790.17		1,790.17				
			1,000.00				
	2,622.53		2,622.53				
	1,347.87		1,347.87		130.20	242.75	Middlesex
2,335.61	5,240.09		5,240.09				
	156.20		1,000.00				
			156.20				
7,112.50	11,987.18	6,738.47	5,248.71		3,243.70	6,243.25	Muskoka
689.04	2,407.48		2,407.48				
			1,000.00	13.10			
120.69	1,995.01		1,995.01				
48.10	1,775.00		1,775.00		349.90	496.75	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1933	Salary paid by Province	Total earnings and Salary in all offices
NIPISSING:					
North Bay	Sheriff	R. Y. Angus	\$ c. 2,181.38	\$ c. 706.66	\$ c. 2,888.04
	Surrogate Judge	J. A. Valin		1,000.00	
	Local Master	" "			
	Crown Attorney	T. E. McKee	3,493.21	241.88	3,735.09
	Clerk of the Peace	" "			
	Local Registrar	T. J. Bourke	2,998.40	600.00	3,598.40
	District Court Clerk	" "			
NORFOLK: Simcoe	Surrogate Registrar	" "			
	Sheriff	(a) A. C. Pratt	2,787.27		2,787.27
	Surrogate Judge	A. T. Boles		1,000.00	
	Local Master	" "			
	Crown Attorney	W. E. Kelly, K.C.	Commuted at \$3400.00		per an'm
	Clerk of the Peace	" "			
	Local Registrar	C. S. Buck	4,735.99	671.95	5,407.94
NORTHUMBER- LAND and DURHAM: Cobourg	County Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	(b) J. F. B. Belford	4,015.84		4,015.84
	Surrogate Judge	L. V. O'Connor		1,000.00	
	Local Master	" "			
	Crown Attorney	F. D. Boggs, K.C.	4,886.44		4,886.44
	Clerk of the Peace	" "			
ONTARIO: Whitby	Local Registrar	J. T. Field	5,823.10	750.00	6,573.10
	County Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	Miss M. Brawley (Deputy Acting)	3,892.30		3,892.30
	Surrogate Judge	I. E. Thompson		1,000.00	
	Local Master	Judge Robt. Ruddy	181.80		181.80
	Crown Attorney	(c) A. C. Hall	4,228.56		4,228.56
OXFORD: Woodstock	Clerk of the Peace	" "			
	Local Registrar	Horace Bascom	5,838.26	646.34	6,484.60
	County Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	Wm. McGhee	2,521.08		2,521.08
	Surrogate Judge	F. E. Perrin		1,000.00	
	Local Master	W. T. McMullen, K.C.	35.90		35.90
PARRY SOUND: Parry Sound	Crown Attorney	R. N. Ball, K.C.	2,842.01		2,842.01
	Clerk of the Peace	" "			
	Local Registrar	P. McDonald	8,618.53	649.71	9,268.24
	County Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	J. E. Armstrong	2,902.05	697.44	3,599.49
	Surrogate Judge	J. B. Moon		1,000.00	
	Local Master	" "			
	Crown Attorney	W. L. Haight, K.C.	Commuted at \$1700.00		per an'm
	Clerk of the Peace	" "			
	Local Registrar	F. Tasker	1,664.16	570.00	2,234.16
	District Court Clerk	" "			
	Surrogate Registrar	" "			

(a) A. C. Pratt appointed 3rd Feb., 1933; Miss Tisdale, Deputy, acted from 1st Jan. to 2nd Feb., 1933.

(b) J. F. B. Belford, appointed 20th June, 1933; D. J. Nesbitt resigned 10th Feb., 1933; Deputy acted meantime.

(c) A. C. Hall, appointed 25th Sept., 1933; J. A. McGibbon having resigned.

the Province of Ontario for the year ending December 31, 1933.—Continued.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Am't of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
999.05	1,888.99		1,888.99				Nipissing
			1,000.00	94.50			
1,002.10	2,732.99		2,732.99				
649.00	2,949.40		2,949.40		651.90	618.00	Norfolk
788.06	1,999.21		1,999.21				
			1,000.00	36.40			Northumberland and Durham
1,186.14	4,221.80	460.90	3,760.90		952.40	1,379.75	
1,709.26	2,306.58		2,306.58				Ontario
			1,000.00	164.20			
1,482.96	3,403.48		3,403.48				
972.00	5,601.10	1,150.55	4,450.55		1,682.50	2,442.25	Oxford
1,330.67	2,561.63		2,561.63				
			1,000.00				Parry Sound
	181.80		181.80				
987.68	3,240.88		3,240.88				
1,141.77	5,342.83	1,021.42	4,321.41		991.10	1,829.50	Oxford
1,123.25	1,397.83		1,397.83				
			1,000.00				Parry Sound
	35.90		35.90				
682.00	2,160.01		2,160.01				
2,556.00	6,712.24	1,991.00	4,721.24		2,185.00	3,389.70	Parry Sound
1,843.47	1,756.02		1,756.02				
			1,000.00	67.90			Parry Sound
36.61	2,197.55		2,197.55		247.70	380.00	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1933	Salary paid by Province	Total earnings and Salary in all offices
P.E.I.:			\$ c.	\$ c.	\$ c.
Brampton	Sheriff	N. Henderson	3,266.39		3,266.39
	Surrogate Judge	T. H. Grout		1,000.00	
	Local Master	" "			
	Crown Attorney	A. G. Davis, K.C.	1,893.67		1,893.67
	Clerk of the Peace	" "			
	Local Registrar	J. R. Fallis	2,977.41	577.50	3,554.91
	County Court Clerk	" "			
PERTH:	Surrogate Registrar	" "			
Stratford	Sheriff	M. F. Irvine	3,728.67		3,728.67
	Surrogate Judge	J. L. Killoran		1,000.00	
	Local Master	" "	No return received.		
	Crown Attorney	J. C. Makins, K.C.	Commuted at \$3760 per an'n		
	Clerk of the Peace	" "			
	Local Registrar	F. H. Thompson, K.C.	5,801.29	649.69	6,450.98
	County Court Clerk	" "			
PETERBOROUGH:	Surrogate Registrar	" "			
Peterborough	Sheriff	F. J. A. Hall	3,444.20		3,444.20
	Surrogate Judge	E. C. S. Huycke		1,000.00	
	Local Master	O. A. Langley, K.C.	479.50		479.50
	Crown Attorney	V. J. McElderry	4,541.41		4,541.41
	Clerk of the Peace	" "			
	Local Registrar	G. J. Sherry, K.C.	5,647.39	644.06	6,291.45
	County Court Clerk	" "			
PRESCOTT and RUSSELL:	Surrogate Registrar	" "			
L'Orignal	Sheriff	(a) E. A. Johnson	2,809.38		2,809.38
	Surrogate Judge	A. Constantineau		1,000.00	
	Local Master	" "			
	Crown Attorney	C. W. A. Marion	4,283.50		4,283.50
	Clerk of the Peace	" "			
	Local Registrar	Jos. Belanger	2,957.37	649.69	3,607.06
	County Court Clerk	" "			
PRINCE EDWARD:	Surrogate Registrar	" "			
Picton	Sheriff	D. J. Barker	1,615.35		1,615.35
	Surrogate Judge	E. H. McLean		1,000.00	
	Local Master	" "			
	Crown Attorney	(b) Gordon Walmsley	1,746.58		1,746.58
	Clerk of the Peace	" "			
	Local Registrar	R. A. Norman	2,135.29	577.50	2,712.79
	County Court Clerk	" "			
RAINY RIVER:	Surrogate Registrar	" "			
Fort Frances	Sheriff	Alex. Thompson	1,571.61	1,075.64	2,647.25
	Surrogate Judge	(c) A. McLennan		1,000.00	
	Local Master	(d) J. McKay pro tem			
	Crown Attorney	N. L. Croome	1,689.75	250.00	1,939.75
	Clerk of the Peace	" "			
	Local Registrar	W. P. Pilkey	1,189.55	577.50	1,767.05
	District Court Clerk	" "			
	Surrogate Registrar	" "			

(a) E. A. Johnson appointed 1st Sept., 1933, by O-in-C. 21st July, 1933; S. W. Wright having been superannuated.

(b) G. Walmsley appointed 7th Feb., 1933; M. R. Allison died 26th Jan., 1933.

(c) Judge A. McLennan died 2nd Sept., 1933.

(d) Judge J. McKay appointed Local Master, pro tem, 26th Sept., 1933.

the Province of Ontario for the year ending December 31, 1933.—Continued.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Am't of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
850.51	2,415.88		2,415.88 1,000.00				Peel
				85.10			
468.00	1,425.67		1,425.67				
626.48	2,928.43		2,928.43		813.20	1,648.40	
1,487.99	2,240.68		2,240.68 1,000.00				Perth
1,838.90	4,612.08	656.04	3,956.04		1,913.30	2,162.25	
1,227.80	2,216.40		2,216.40 1,000.00				Peterborough
1.76	477.74		477.74				
503.94	4,037.47	18.73	4,018.74				
1,176.00	5,115.45	907.73	4,207.72		1,603.10	1,701.75	
1,115.23	1,694.15		1,694.15 1,000.00				Prescott and Russell
				34.70			
1,417.10	2,866.40		2,866.40				
629.10	2,977.96		2,977.96		692.20	944.25	
93.10	1,522.25		1,522.25 1,000.00				Prince Edward
				63.80			
	1,746.58		1,746.58				
717.00	1,995.79		1,995.79		195.50	914.20	
323.92	2,323.33		2,323.33 1,000.00				Rainy River
				21.80			
182.86	1,756.89		1,756.89				
766.50	1,000.55		1,000.55		118.00	294.40	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1933	Salary paid by Province	Total earnings and Salary in all offices
RENFREW: Pembroke	Sheriff	Alex Morris	\$ c. 3,169.72	\$ c.	\$ c. 3,169.72
	Surrogate Judge	J. T. Mulcahey		1,000.00	
	Local Master	" "			
	Crown Attorney	H. B. Johnson, K.C.	3,590.72		3,590.72
	Clerk of the Peace	" "			
	Local Registrar	J. M. Beatty	3,121.25	570.00	3,691.25
	County Court Clerk	" "			
SIMCOE: Barrie	Surrogate Registrar	" "			
	Sheriff	(a) Wm. M. Dinwoody	4,232.36		4,232.36
	Surrogate Judge	D. Holmes		1,000.00	
	Local Master	F. G. Evans, K.C.	284.40		284.40
	Crown Attorney	" "	4,816.04		4,816.04
	Clerk of the Peace	" "			
	Local Registrar	John MacKay	2,689.30	750.00	3,439.30
STORMONT, DUNDAS and GLENGARRY: Cornwall	County Court Clerk	" "			
	Surrogate Registrar	E. A. Little	5,204.96		5,204.96
	Sheriff	J. F. Ault	3,301.53		3,301.53
	Surrogate Judge	F. T. Costello		1,000.00	
	Local Master	" "			
	Crown Attorney	J. G. Harkness, K.C.	Commuted at \$2830.00	per an'm	
	Clerk of the Peace	" "			
SUDBURY: Sudbury	Local Registrar	A. I. Maedonell	5,123.95	721.87	5,845.82
	County Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	A. J. Manley	5,369.19	1,107.24	6,476.43
	Surrogate Judge	E. Proulx		1,000.00	
	Local Master	" "			
	Crown Attorney	E. D. Wilkins, K.C.	Commuted at \$5000.00	per an'm	
TEMISKAMING: Haileybury	Clerk of the Peace	" "			
	Local Registrar	A. H. Beath	3,505.62	600.00	4,105.62
	District Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	Gco. Caldbick	5,294.19	1,000.00	6,294.19
	Surrogate Judge	H. Hartman		1,000.00	
	Local Master	" "			
THUNDER BAY: Port Arthur	Crown Attorney	F. L. Smiley, K.C.	5,800.69	240.11	6,040.80
	Clerk of the Peace	" "			
	Local Registrar	T. J. Meagher	3,064.95	540.00	3,604.95
	District Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	N. Edmeston	5,291.94	1,330.00	6,621.94
	Surrogate Judge	M. J. Kenny		1,000.00	
	Local Master	" "			
	Crown Attorney	W.F. Langworthy K.C.	2,999.19	239.00	3,238.19
	Clerk of the Peace	" "			
	Local Registrar	(b) Neil Campbell	3,576.80	418.10	3,994.90
	District Court Clerk	" "			
	Surrogate Registrar	" "			

(a) Wm. M. Dinwoody, appointed 14th Dec., 1933; D. H. McLaren superannuated.

(b) Neil Campbell, appointed 25th March, 1933; K. Munro died 14th March, 1933.

the Province of Ontario for the year ending December 31, 1933.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Am't of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
591.39	2,578.33		2,578.33				Renfrew
			1,000.00	54.40			
855.79	2,734.93		2,734.93				
686.00	3,005.25	1.05	3,004.20		793.10	1,182.25	
2,377.48	1,854.88		1,854.88				Simcoe
	284.40		1,000.00				
1,042.08	3,773.96		284.40				
			3,773.96				
680.00	2,759.30		2,759.30				Stormont, Dundas and Glengarry
1,330.00	3,874.96	174.99	3,699.97		1,722.60	3,062.20	
459.54	2,841.99		2,841.99				
			1,000.00	199.90			
869.09	4,976.73	838.37	4,138.36		1,435.30	1,686.50	Sudbury
3,158.12	3,318.31	63.66	3,254.65				
			1,000.00	38.30			
1,603.70	2,501.92		2,501.92		1,145.30	1,373.90	
2,021.69	4,272.50		4,272.50				Temiskaming
			1,000.00	8.30			
1,929.74	4,111.06	55.53	4,055.53				
572.20	3,032.75	65.50	2,967.25		346.00	761.90	
3,738.87	2,883.07		2,883.07				Thunder Bay
			1,000.00				
408.00	2,830.19		2,830.19				
750.40	3,244.50	428.82	2,815.68		201.10	847.90	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1933	Salary paid by Province	Total earnings and Salary in all offices
VICTORIA: Lindsay	Sheriff	H. H. McFadden, act'g	\$ c. 1,932.69	\$ c. —	\$ c. 1,932.69
	Surrogate Judge	(a) J. A. McGibbon	—	1,000.00	—
	Local Master	" "	—	—	—
	Crown Attorney	J. E. Anderson, K.C.	4,098.40	—	4,098.40
	Clerk of the Peace	" "	—	—	—
	Local Registrar	Miss M. C. Sootheran	3,202.30	648.00	3,850.30
	County Court Clerk	" " (Acting)	—	—	—
WATERLOO: Kitchener	Surrogate Registrar	" "	—	—	—
	Sheriff	W. A. Kribs	4,520.67	—	4,520.67
	Surrogate Judge	E. W. Clement	—	1,000.00	—
	Local Master	J. J. A. Weir	1,838.95	—	1,838.95
	Crown Attorney	D. S. Bowlby, K.C.	9,278.35	—	9,278.35
	Clerk of the Peace	" "	—	—	—
	Local Registrar	C. C. Hahn	4,682.15	649.69	5,331.84
WELLAND: Welland	County Court Clerk	" "	—	—	—
	Surrogate Registrar	E. H. Scully	6,229.54	—	6,229.54
	Sheriff	V. L. Davidson	4,435.92	—	4,435.92
	Surrogate Judge	L. B. C. Livingstone	—	1,000.00	—
	Local Master	" "	—	—	—
	Crown Attorney	T. D. Cowper, K.C.	4,904.30	—	4,904.30
	Clerk of the Peace	" "	—	—	—
WELLINGTON: Guelph	Local Registrar	J. E. Cohoe	10,199.70	769.11	10,968.81
	County Court Clerk	" "	—	—	—
	Surrogate Registrar	" "	—	—	—
	Sheriff	G. H. Dickson	3,809.39	—	3,809.39
	Surrogate Judge	R. L. MacKinnon	—	1,000.00	—
	Local Master	L. W. Goetz	380.85	—	380.85
	Local Registrar	" "	7,180.74	286.25	7,466.99
WENTWORTH: Hamilton	County Court Clerk	" "	—	—	—
	Surrogate Registrar	" "	—	—	—
	Crown Attorney	J. M. Kearns, K.C.	Commuted at \$3450 per an'm	—	—
	Clerk of the Peace	" "	—	—	—
	Sheriff	Leeming Carr	9,416.92	—	9,416.92
	Surrogate Judge	H. Carpenter	—	1,000.00	—
	Local Master	Judge G. C. Thomson	349.30	—	349.30
	Crown Attorney	G. W. Ballard, K.C.	Commuted at \$5600 per an'm	—	—
	Clerk of the Peace	" "	—	—	—
	Local Registrar	G. T. Inch	18,941.59	721.91	19,663.50
	County Court Clerk	" "	—	—	—
	Surrogate Registrar	" "	—	—	—

(a) Judge J. A. McGibbon, appointed 1st November, 1933.

the Province of Ontario for the year ending December 31, 1933.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Am't of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
£ c.	£ c.	£ c.	£ c.	£ c.	£ c.	£ c.	
597.65	1,335.04		1,335.04 1,000.00				Victoria
772.56	3,325.84		3,325.84				
1,264.60	2,585.70		2,585.70		839.70	1,167.50	
2,211.95	2,308.72		2,308.72 1,000.00				Waterloo
96.00	1,742.95		1,742.95				
1,140.00	8,138.35	2,069.17	6,069.18				
981.40	4,350.44	525.22	3,825.22				
1,318.74	4,910.80	805.40	4,105.40		2,293.20	4,311.50	
2,478.03	1,957.89		1,957.89 1,000.00				Welland
1,093.51	3,810.79		3,810.79	280.20			
2,573.40	8,215.41	3,343.86	4,871.55		3,606.60	2,985.70	
1,371.18	2,438.21		2,438.21 1,000.00				Wellington
38.25	342.60		342.60				
1,434.09	6,032.90	1,379.61	4,653.39		1,528.60	2,748.75	
5,763.22	3,653.70		3,653.70 1,000.00				Wentworth
	349.30		349.30				
4,531.39	15,132.11	9,568.90	5,563.21		7,720.90	8,625.00	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1933	Salary paid by Province	Total earnings and Salary in all offices
YORK: Toronto	Sheriff	A. McCowan	\$ c. 23,994.11	\$ c. 1,600.00	\$ c. 23,994.11
	Surrogate Judge	James Parker		1,600.00	
	" "	C. H. Widdifield		1,600.00	
	" "	J. Tytler		1,600.00	
	" "	D. O'Connell		1,600.00	
	" "	W. T. J. Lee		1,600.00	
	" "	A. J. Jackson		1,600.00	
	" "	F. M. Field		1,600.00	
	" "	I. M. Macdonell		1,600.00	
	Crown Attorney	(a) J.W. McFadden, K.C. Commuted at \$6500.00 per an'm			
TORONTO:	Clerk of the Peace	H. E. Irwin, K.C.	11,227.77		11,227.77
	County Court Clerk	(b) H. E. Irwin, Act'g	36,241.95		36,241.95
	Surrogate Registrar	J. E. Thompson	48,380.70		48,380.70
	Sheriff	A. M. Gorrie	41,188.81		41,188.81

(a) J. W. McFadden appointed 18th March, 1933; E. N. Armour, resigned.

(b) H. E. Irwin assumed duties of office as of the 3rd August, 1933; T. V. Gearing having died 2nd August.

the Province of Ontario for the year ending December 31, 1933.—*Concluded.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Am't of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
16,036.81	7,957.30	1,311.57	6,645.73				York
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
6,659.10	4,568.67	284.33	4,284.34				
10,597.76	25,644.19	20,359.95	5,284.24				
8,855.40	39,525.30	31,522.77	8,002.53		27,226.20	53,559.50	
26,485.45	14,703.36	9,183.03	5,520.33				
							Toronto

COMMUTED CROWN ATTORNEYS, 1933

County or District and Address	Name	Gross Earnings	Salary paid by Province	Allowance in addition to salary for office expenses	Disburse- ments approved where no allowance made	Total salary and allowance for dis- burse- ments
DUFFERIN: Orangeville	R. D. Evans	\$ c. 899.83	\$ c. 1,270.00	\$ c. 130.00	\$ c.	\$ c. 1,400.00
ESSEX: Windsor	J. S. Allan	8,367.79	6,000.00		2,339.90	8,339.90
KENORA: Kenora	H. P. Cooke	105.00	1,970.00	150.00		2,120.00
MIDDLESEX: London	A. M. Judd	6,014.08	5,000.00	1,000.00		6,000.00
NORFOLK: Simcoe	W. E. Kelly	1,589.22	3,400.00	650.00		4,050.00
PARRY SOUND: Parry Sound	W. L. Haight	33.55	1,700.00	300.00		2,000.00
PERTH: Stratford	J. C. Makins	3,466.47	3,760.00	750.00		4,510.00
STORMONT, DUNDAS and GLENGARRY: Cornwall	J. G. Harkness	683.73	2,830.00	400.00		3,230.00
SUDBURY: Sudbury	E. D. Wilkins	2,332.34	5,000.00		2,164.42	7,164.42
WELLINGTON: Guelph	J. M. Kearns	2,619.75	3,450.00	750.00		4,200.00
WENTWORTH: Hamilton	G. W. Ballard	4,414.07	5,600.00		1,649.54	7,249.54
YORK: Toronto	J. W. McFadden	2,040.59	6,500.00		*350.00	

* In addition to these disbursements, the salaries of the staff are paid direct by the Province.
NOTE: The salaries shown are gross and do not show the government cut.

Statement Respecting Registrar of Deeds

Statement showing earnings, disbursements, net incomes, etc., of Registrars of Deeds
The Regis

No.	Registry Division	Where office Situate	Registrar	Gross Earnings
				\$ c.
1	Algoma.....	Sault Ste. Marie....	H. J. Moorhouse.....	2,567.65
2	Brant.....	Brantford.....	Alex Graham	4,820.65
3	Bruce.....	Walkerton.....	W. H. McFarlane.....	5,763.00
4	Carleton.....	Ottawa.....	A. E. Hunt.....	5,812.42
5	Cochrane.....	Cochrane.....	††J. A. Clermont.....	*10,148.47
6	Dufferin.....	Orangeville.....	F. J. Patterson.....	1,941.05
7	Dundas.....	Morrisburg.....	F. S. Broder.....	1,779.40
8	Durham East.....	Port Hope.....	R. H. Hodgson.....	1,185.65
9	Durham West.....	Bowmanville.....	George Weekes	1,655.20
10	Elgin.....	St. Thomas.....	J. H. Coyne	*5,091.92
11	Essex.....	Sandwich.....	(a) J. O. Reaume.....	22,605.35
12	Fort William.....	Fort William.....	C. H. Jackson.....	*6,051.90
13	Frontenac and Kingston.....	Kingston.....	W. J. Gibson.....	4,706.00
14	Glengarry.....	Alexandria.....	J. A. McRae.....	2,318.70
15	Grenville.....	Prescott.....	W. S. Johnston	1,545.00
16	Grey, North.....	Owen Sound.....	Geo. P. Creighton	3,993.23
17	Grey, South.....	Durham.....	Nelson Purdue	3,428.70
18	Haldimand.....	Cayuga.....	(b) W. H. Howard.....	3,395.35
19	Haliburton.....	Minden.....	§§D. C. Brown	1,020.65
20	Halton.....	Milton.....	Geo. Hillmer	3,706.60
21	Hastings.....	Belleville.....	R. J. S. Dewar.....	6,011.90
22	Huron.....	Goderich.....	Alex H. Neeb	5,887.25
23	Kenora.....	Kenora.....	Mrs. E A Cunningham	*3,459.05
24	Kent.....	Chatham.....	J. B. Clark	7,497.24
25	Lambton.....	Sarnia.....	R. E. LeSueur.....	7,578.15
26	Lanark, North.....	Almonte.....	H. C. Bowland	1,179.20
27	Lanark, South.....	Perth.....	Jas. Armour	1,745.70
28	Leeds.....	Brockville.....	A. W. Gray	4,325.55
29	Lennox & Addington.....	Napanee.....	G. S. Reid	2,623.35
30	Lincoln.....	St. Catharines.....	W. D. Fairbrother.....	7,168.08
31	London.....	London.....	W. F. Hungerford.....	5,152.50
32	Manitoulin.....	Gore Bay.....	†C. C. Platt	*1,645.05
33	Middlesex, East & North.....	London.....	Miss M. V. Walker.....	5,773.55
34	Middlesex, West.....	Glencoe.....	R. Dunlop	2,422.20
35	Muskoka.....	Bracebridge.....	C. E. Lount	*4,378.91
36	Nipissing.....	North Bay.....	††G. R. Brady	†4,272.75
37	Norfolk.....	Simcoe.....	W. M. McGuire.....	4,854.70
38	Northumberland, East.....	Colborne.....	A. G. Willoughby	2,493.90
39	Northumberland, West.....	Cobourg.....	Hugh McCullough	1,386.30
40	Ontario.....	Whitby.....	Jas. Moore	7,502.90
41	Ottawa.....	Ottawa.....	J. T. Moxley.....	6,123.85
42	Oxford.....	Woodstock.....	W. L. MacWhinnie.....	5,509.50
43	Parry Sound.....	Parry Sound.....	J. H. Tully	1,538.30
44	Peel.....	Brampton.....	F. J. Jackson	4,301.90
45	Perth, North.....	Stratford.....	Dr. M. Steele	3,430.99
46	Perth, South.....	St. Mary's.....	G. D. L. Rice	1,539.00
47	Peterborough.....	Peterborough.....	W. F. Morrow	4,843.51
48	Port Arthur.....	Port Arthur.....	G. W. Dunn.....	*3,726.80
49	Prescott.....	L'Orignal.....	H. M. Mooney	2,508.85
50	Prince Edward.....	Picton.....	J. H. Holmes	2,208.85
51	Rainy River.....	Fort Frances.....	(c) W. J. Keating	*2,839.55
52	Renfrew.....	Pembroke.....	R. A. Campbell	3,609.30
53	Russell.....	Russell.....	J. A. Gamble	2,280.90
54	Simcoe.....	Barrie.....	R. J. Sanderson	10,326.01
55	Stormont.....	Cornwall.....	J. C. Alguire	3,004.70
56	Sudbury.....	Sudbury.....	M. Brunette	*4,565.75
57	Temiskaming.....	Haileybury.....	††Lorne H. Ferguson..	*7,956.73
58	Toronto.....	Toronto.....	Wm. Bennett Dy. act.	\$49,276.06

for the year ending 31st December, 1933, and the sums payable under Section 101 of try Act

Disbursements	Net Income	Percentage under Section 101	Net for Registrar	Instruments			No.
				Number registered	Number uncopied	Number copied but not compared	
\$ c.	\$ c.	\$ c.	\$ c.				
1,210.30	1,357.35		1,357.35	801	5		1
1,320.65	3,500.00	250.00	3,250.00	1761			2
2,715.00	3,048.00	24.00	3,024.00	1969			3
2,795.29	3,017.13	8.57	3,008.56	1677			4
6,975.61	3,172.86		3,172.86	36			5
525.00	1,416.05		1,416.05	686			6
665.00	1,114.40		1,114.40	659			7
700.00	485.65		485.65	458			8
700.00	955.20		955.20	581			9
1,936.04	3,155.88	55.24	3,100.64	1844			10
7,695.68	14,909.67	9,518.71	5,390.96	6031	42		11
2,442.00	3,609.90	304.95	3,304.95	847			12
1,210.00	3,496.00	248.00	3,248.00	1618			13
750.00	1,568.70		1,568.70	715			14
642.20	902.80		902.80	558			15
1,725.49	2,267.74		2,267.74	1424		30	16
1,218.50	2,210.20		2,210.20	1221			17
1,290.58	2,104.77		2,104.77	1174		6	18
150.00	870.65		870.65	276			19
1,298.50	2,408.10		2,408.10	1244			20
3,222.23	2,789.67		2,789.67	2064	6		21
2,252.50	3,634.75	317.37	3,317.38	2202			22
912.75	2,546.30		2,546.30	107			23
3,358.50	4,138.74	569.37	3,569.37	2697			24
3,828.15	3,750.00	375.00	3,375.00	2845	47	52	25
300.00	879.20		879.20	399			26
630.00	1,115.70		1,115.70	619			27
1,220.05	3,105.50	52.75	3,052.75	1455	110	40	28
700.00	1,923.35		1,923.35	804			29
4,291.38	2,876.70		2,876.70	2216			30
2,378.00	2,774.50		2,774.50	1846	8	8	31
807.80	837.25		837.25	372		14	32
2,154.35	3,619.20	309.60	3,309.60	1995			33
750.00	1,672.20		1,672.20	870			34
1,400.69	2,978.22		2,978.22	1063	66		35
5,387.46				538			36
1,950.00	2,904.70		2,904.70	1731			37
624.00	1,869.90		1,869.90	731			38
648.00	738.30		738.30	492			39
5,081.00	2,421.90		2,421.90	2596	250	60	40
3,190.00	2,933.85		2,933.85	2503			41
2,332.00	3,177.50	88.75	3,088.75	2044	5		42
582.50	955.80		955.80	480			43
2,065.50	2,236.40		2,236.40	1481			44
1,172.20	2,258.79		2,258.79	1233	5	7	45
700.00	839.00		839.00	530	3	2	46
1,338.35	3,505.16	252.58	3,252.58	1479	38	7	47
1,330.00	2,396.80		2,396.80	699		37	48
765.50	1,743.35		1,743.35	819			49
171.00	2,037.85		2,037.85	680			50
800.00	2,039.55		2,039.55	17			51
1,674.00	1,935.30		1,935.30	1190			52
700.00	1,580.90		1,580.90	778			53
3,867.85	6,458.16	1,912.36	4,545.80	3470			54
1,190.60	1,814.10		1,814.10	994			55
1,507.56	3,058.19	29.10	3,029.09	364			56
6,736.75	1,219.98		1,219.98	30			57
55,929.79				17716			58

Statement showing earnings, disbursements, net incomes, etc., of Registrars of Deeds
The Registry Act

No.	Registry Division	Where office Situate	Registrar	Gross Earnings
				\$ c.
59	Victoria.....	Lindsay.....	Donald McQuarrie	3,372.40
60	Waterloo.....	Kitchener.....	O. S. Eby	9,681.55
61	Welland.....	Welland.....	E. E. Fraser	11,406.42
62	Wellington, North.....	Arthur.....	Jas. Tucker	2,040.70
63	Wellington, South & Centre	Guelph.....	C. L. Nelles	4,747.25
64	Wentworth.....	Hamilton.....	R. K. Hope	18,152.68
65	York, East & West.....	Toronto.....	J. W. Mallon, K.C.....	26,619.15
66	York, North.....	Newmarket.....	R. L. Boag	3,932.99

(a) J. O. Reaume died 12th June 1933; T. E. Green, Deputy, acted the remainder of the year.

(b) W. H. Howard died 26th October, 1933; Miss E. Wadel, Deputy, acted the remainder of the year.

(c) W. J. Keating died 28th Feb. 1934.

¶ Deficit of \$1,114.71

* Land Titles fees included.

\$ Deficit of \$6,653.73

† Salary of \$600.00 included.

‡‡ Officer and staff paid direct by Provincial Treasurer.

\$\$ \$200.00 salary included in gross earnings.

for the year ending 31st December, 1933, and the sums payable under Section 101 of
—Concluded

Disburse- ments	Net Income	Percentage under Section 101	Net for Registrar	Instruments			No.
				Number registered	Number un- copied	Number copied but not compared	
\$ c.	\$ c.	\$ c.	\$ c.				
1,055.00	2,317.40	.....	2,317.40	1119	.....	.....	59
4,292.09	5,389.46	1,194.73	4,194.73	3199	.....	.....	60
6,245.39	5,161.03	1,080.51	4,080.52	3712	.....	.....	61
751.35	1,289.35	.....	1,289.35	788	.....	.....	62
1,462.00	3,285.25	142.63	3,142.62	1628	.....	.....	63
13,132.48	5,020.20	1,010.10	4,010.10	6676	.....	.....	64
15,414.68	11,204.47	6,184.02	5,020.45	8801	.....	.....	65
1,200.00	2,732.99	.....	2,732.99	1360	50	50	66

Statements Respecting Land Titles Offices

LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO, 1933

1.—Local Masters of Titles who are also Registrars of Deeds and who remit all fees to the Province and are paid salaries by the Province

No.	Division	Where office situate	Name	Fees sent to Province	Salaries and disbursements paid by Province	Surplus after deducting disbursements
1	Cochrane	Cochrane	J. A. Clermont	\$10,148.47	\$6,975.61	\$3,172.86
2	Nipissing	North Bay	G. R. Brady, K.C.	4,272.75	5,387.46	Deficit of 1,114.71
3	Temiskaming	Haileybury	L. H. Ferguson	7,956.73	6,736.75	1,219.98

II—Local Masters who are not Registrars of Deeds, who take fees.

No.	Division	Where office situate	Name	Total fees earned	Disbursements	Net earnings
1	Ottawa	Ottawa	F. A. Magee	\$1,401.82	\$ 552.60	\$849.22
2	Parry Sound	Parry Sound	W. L. Haight, K.C.	2,839.85	2,094.42	845.43
3	Whitby	Whitby	Jas. Moore	3.80	.....	3.80

III.—Local Masters who are also Registrars of Deeds and who take fees.

No.	Division	Where office situate	Name	Gross earnings, L.T.O.	Gross earnings, Reg office	Total gross earnings	Disbursements	Net income	Percentage payable to Province	Net to officer
1	Elgin.....	St. Thomas.....	J. H. Coyne.....	\$ 45.40	\$5,046.52	\$5,091.92	\$1,936.04	\$3,155.88	\$ 55.24	\$3,100.64
2	Fort William....	Fort William....	C. H. Jackson....	1,967.55	4,084.35	6,051.90	2,442.00	3,609.90	304.95	3,304.95
3	Kenora.....	Kenora.....	Mrs. E. A. Cunningham	3,186.85	272.20	3,459.05	912.75	2,546.30	.....	2,546.30
4	Manitoulin.....	Gore Bay.....	C. C. Platt.....	* 637.35	1,007.70	1,645.05	807.80	837.25	.....	837.25
5	Muskoka.....	Bracebridge....	C. E. Lount.....	1,225.76	3,153.15	4,378.91	1,400.69	2,978.22	.....	2,978.22
6	Port Arthur....	Port Arthur....	G. W. Dunn.....	1,304.05	2,422.75	3,726.80	1,330.00	2,396.80	.....	2,396.80
7	Rainy River....	Fort Frances...	W. J. Keating	2,796.55	43.00	2,839.55	800.00	2,039.55	.....	2,039.55
8	Sudbury.....	Sudbury.....	M. Brunette.....	3,459.15	1,016.60	4,565.75	1,507.56	3,058.19	29.10	3,029.09

IV.—Local Masters who are not Registrars of Deeds, and whose salaries and expenses are paid by Province.

No.	Division	Where office situate	Name	Total fees earned	Salaries and disbursements	Remarks
1	Algona.....	Sault Ste. Marie.....	V. McNamara K.C.	\$1,036.90	\$3,498.50	Deficit of \$2,461.60
2	Toronto.....	Toronto.....	C. R. Deacon.....	32,510.63	30,544.93	\$1,965.70

* Salary of \$600 included.

STATEMENT RE LOCAL MASTERS OF TITLES.

	Algoma	Cochrane	Elgin	Fort William	Kenora	Manitoulin
1. No. of application for registration received						
2. No. of applications for registration entered					3	
3. No. of applications for registration pending						
4. No. of applications for registration returned unentered.....						
5. No of special applications received	11	6		43		
6. No. of special applications completed	10	6		37		
7. No. of special applications pending	3			6		
8. No. of freehold patents received	22	112		11	270	7
9. No. of freehold patents entered	22	107		11	256	7
10. No. of freehold patents in course of entry		5			14	
11. No. of freehold patents returned unentered						
12. No. of mining or other lease patents received	1	3			1	
13. No. of mining or other lease patents entered	1	3			1	
14. No. of mining or other lease patents in course of entry....						
15. No. of mining or other lease patents returned unentered..						
16. Orders-in-Council granting land		1				
17. Orders-in-Council entered		1				
18. Lands certificates on land awaiting delivery	5	71		1	4	
19. Land certificates delivered to Patentees	17	111		10	256	7
20. Office copies of leases delivered		2			1	
21. Office copies of leases undelivered		1				
22. No. of transfers registered.....	116	932	2	148	290	4
23. No. of instruments registered....	194	1024	10	177	190	1
24. No. of transmission applications	15	44	3	18	22	
25. No. of sales proceeding applications		2		2		
26. Total amount of assurance fees collected	\$ 116.40	\$ 216.81	\$	\$ 29.76	\$ 188.80	\$ 1.25
27. Total fees earned.....	1,036.90	10,111.53	45.40	1,967.55	3,186.85	37.35
Total assurance fees paid during the year in all offices	\$2,099.75					

PROVINCE OF ONTARIO, 1933

Muskoka	Nipissing	Ottawa	Parry Sound	Port Arthur	Rainy River	Sudbury	Temiskaming	Toronto	Whitby
.....	.....	2	.....	1	1	.....	.....	.....	.....
.....	.....	2	.....	1	1	.....	.....	3	.....
.....	.....	1	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	10	13	16	2	.....	.....
.....	.....	.....	.....	8	13	16	2	40	.....
.....	.....	.....	.....	2	.....	.....	.....	.....	.....
4	24	.....	22	19	16	87	80	.....	.....
4	23	.....	22	17	16	87	80	.....	.....
.....	1	.....	.....	2	.....	.....	.....	.....	.....
.....
3	67	.....	.....	4	.....	9	87	.....	.....
3	67	.....	.....	4	.....	9	86	.....	.....
.....	.....	.....	.....	.....	.....	.....	1	.....	.....
.....
.....
.....	1	46	1	.....	16	5	9	.....	.....
4	23	.....	21	17	.....	82	71	.....	.....
.....	64	.....	.....	4	.....	9	81	.....	.....
.....	3	.....	.....	.....	.....	.....	6	.....	.....
186	292	150	268	111	334	385	715	1602	.....
100	315	219	130	114	262	349	1016	3619	1
23	27	25	35	8	18	31	31	276	.....
.....	3	1	.....	1	2	7	3	37	.....
\$ 100.75	\$ 119.63	\$ 2.95	\$ 76.99	\$ 747.79	\$ 39.82	\$ 125.41	\$ 251.29	\$ 80.10	\$ ¢
1,225.76	2,867.10	1,401.82	2,839.85	1,304.05	2,796.55	3,549.15	7,934.55	32,510.63	3.80

Statement Respecting Division Courts

2	147	7,863.55	173.75	2,403.37	2,441.77	135.35	548.20	347.63
3	55	6,295.00		1,821.34	1,821.34		210.50	116.75
4	127	10,936.14		3,120.95	3,120.95		493.35	293.85
5	125	8,326.41	26.23	4,324.38	4,276.80	73.81	476.50	425.00
6	16	1,205.78		520.14	342.39	177.75	70.05	65.55
7	39	1,910.98		467.60	467.60		150.00	78.55
8	206	12,924.36	226.02	3,416.24	3,130.66	511.60	508.35	1.32
9	66	6,008.88		3,666.96	3,666.96		277.00	190.25
10	211	5,358.13		3,690.92	3,390.92		352.00	497.31
11	42	3,463.59		1,980.30	1,980.30		188.75	328.80
12	56	2,989.06		685.00	685.00		228.70	89.55
Kenora.....								
1	99	6,246.29	355.30	1,460.37	1,664.11	151.56	325.20	186.31
3	14	1,246.37	133.86	373.69	377.69	129.86	56.95	60.65
4	71	3,448.81	555.04	1,849.65	2,201.84	202.85	266.00	114.80
Kent.....								
1	657	40,868.40	1,453.80	15,867.20	15,971.15	1,349.85	3,177.09	1,821.32
2	110	7,683.15	21.99	3,374.66	3,318.82	77.83	463.70	289.00
3	85	4,365.70	98.38	1,739.79	1,754.93	83.24	401.70	284.50
4	128	6,361.79	100.53	3,170.69	3,230.81	40.41	510.60	550.24
5	187	9,780.75	49.49	4,611.98	4,448.00	213.47	755.30	516.68
6	74	6,083.32		2,556.89	2,556.89		261.75	314.40
7	129	7,456.14		2,912.37	2,912.37		513.10	472.97
Lambton.....								
1	881	48,553.41	217.98	14,136.63	14,139.32	215.29	2,718.40	1,120.90
2	97	5,815.17		2,794.11	2,794.11		361.10	212.75
3	24	2,825.68		579.01	579.01		88.55	81.70
4	26	1,400.00		390.82	390.82		38.56	29.50
5	50	3,809.50		1,118.00	1,118.00		153.45	110.65
6	52	3,001.50		1,220.00	1,220.00		217.65	127.65
8	129	9,681.66	315.30	2,457.13	2,413.95	358.48	684.70	302.07
9	22	1,089.57		986.27	986.27		62.33	58.00
Lanark.....								
1	133	6,486.82		2,747.69	2,747.69		586.85	379.44
2	49	3,049.03		1,803.10	1,803.10		146.15	275.00
3	193	7,004.97	37.90	2,829.21	2,803.77	33.32	642.40	492.25
4	315	16,453.49		9,252.08	9,252.08		1,407.35	791.32
5	68	4,609.09		1,598.00	1,598.00		236.50	238.59
Leeds and Grenville.....								
1	531	26,383.56	65.25	10,445.85	10,425.52	85.58	1,814.05	665.93
2	148	7,663.63	145.25	4,293.54	4,405.42	33.37	597.34	359.44
3	97	7,526.38	42.04	2,740.23	2,777.02	14.25	386.20	246.30
4	63	2,017.97		742.36	742.36		200.67	136.85
5	51	2,180.11	49.05	1,061.86	1,110.91	158.39	150.60	52.20

5	70	4,922.22	.....	2,545.76	2,545.76	.....	.....	376.35	305.50
6	98	5,637.90	43.42	1,923.24	1,894.93	71.73	.....	292.00	208.06
7	30	1,541.36	63.11	741.72	676.62	128.21	.....	137.95	172.10
8	37	1,553.07	.....	455.89	455.89	.....	.....	129.05	215.35
9	680	9,571.15	46.90	9,265.42	9,177.47	134.85	.....	2,657.54	1,096.75
1	87	5,571.86	.....	1,885.39	1,885.39	.....	.....	298.85	278.00
2	51	2,810.10	.....	1,024.93	1,024.93	.....	.....	145.00	222.14
3	92	5,164.30	.....	1,604.19	1,604.19	.....	.....	366.21	234.00
1	96	8,613.72	.....	2,223.69	2,223.69	.....	.....	331.95	352.83
2	15	913.24	53.70	493.78	517.78	29.70	.....	62.95	130.85
3	469	30,187.24	.....	6,258.56	5,956.06	302.50	.....	1,947.50	1,258.46
1	400	23,324.28	664.75	8,331.36	8,304.31	691.80	.....	1,587.05	1,133.74
2	102	3,962.13	.....	1,518.37	1,518.37	.....	.....	365.00	251.90
3	29	1,955.42	.....	737.13	737.13	.....	.....	107.40	110.00
4	255	26,446.75	609.56	14,214.49	13,824.72	983.33	.....	1,129.42	687.70
5	26	1,553.71	8.92	705.56	704.31	10.17	.....	138.71	117.03
6	121	5,136.78	.....	2,605.27	2,605.27	.....	.....	488.65	387.12
7	16	1,066.55	.....	655.94	655.94	.....	.....	155.00	82.05
8	59	4,177.17	.....	1,498.51	1,498.51	.....	.....	298.10	171.53
1	144	7,340.72	.....	2,458.00	2,458.00	.....	.....	566.90	343.03
2	69	3,256.63	1.50	854.97	816.78	39.69	.....	228.55	202.35
3	138	6,224.49	240.00	3,142.15	3,311.75	70.40	.....	503.46	289.58
4	26	1,077.53	.....	1,255.90	1,255.90	.....	.....	92.00	92.50
5	242	9,752.24	18.50	3,976.21	3,980.06	14.65	.....	634.55	424.76
6	25	1,571.68	.....	606.95	606.95	.....	.....	134.23	130.00
7	63	3,467.00	96.94	1,929.33	1,970.46	55.81	.....	300.75	288.95
8	103	4,634.05	.....	2,593.68	2,593.68	.....	.....	419.35	301.30
9	96	4,590.73	7.95	2,363.15	2,363.15	7.95	.....	339.44	345.88
10	20	975.08	.....	411.45	411.45	.....	.....	76.89	40.35
11	168	8,177.25	64.56	3,262.73	3,307.31	19.98	.....	438.20	605.00
1	101	5,575.18	183.40	4,242.04	4,283.93	141.51	.....	461.95	334.31
2	54	3,666.98	.....	1,426.99	1,248.99	178.00	.....	231.15	319.53
3	62	3,588.75	49.87	1,665.19	1,689.51	25.53	.....	263.10	250.50
4	72	5,141.29	.....	2,398.63	2,398.63	.....	.....	306.25	233.71
5	35	1,443.84	.....	723.23	723.23	.....	.....	113.10	101.26
6	49	3,575.48	.....	1,119.75	1,119.75	.....	.....	202.67	96.86
7	83	3,969.57	.....	2,103.08	2,103.08	.....	.....	316.10	250.00
8	390	22,056.10	68.24	12,617.38	12,685.52	168.05	.....	1,694.60	870.98

Muskoka.....

Nipissing.....

Norfolk.....

Northumberland
and Durham.....

Ontario.....

Return of Division Court business from the 1st day of January to the 31st day of December, A.D., 1933, inclusive, showing—*Continued*

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts and judgments	Amount of claims entered, exclusive of Transcripts and judgments, in summes.	Balance of Cash in Court from the previous year.	Total amount of Suits' money paid into Court.	Total amount of Suits' money paid out of Court.	Balance of Cash in Court.	Surplus Fees payable to the Hon. the Provincial Treasurer.	Clerk's Returns of Emoluments.	Bailiff's Returns of Emoluments.	Unclaimed moneys
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Oxford.....	1	587	25,059.81	59.39	13,203.75	13,207.45	55.69		2,046.20	1,055.35	
	2	74	4,302.62		2,624.53	2,624.53			300.50	390.70	
	3	67	3,000.00		1,000.00	1,000.00			210.00	200.00	
	4	81	4,856.27	98.78	2,384.17	2,363.18	119.77		339.40	295.34	
	5	277	15,939.07		4,451.52	4,451.52			978.07	608.90	
	6	197	14,380.33	68.95	4,311.45	4,311.45	8.50		795.00	700.79	
	7	35	2,000.59		1,489.58	1,489.58			129.75	39.05	
Parry Sound.....	1	150	7,250.80	332.90	4,650.00	3,309.00	543.90		680.00	500.00	
	4	52	3,815.73		1,012.61	1,012.61			168.15	104.25	
	5	16	971.21		468.60	468.60			60.40	80.01	
	6	61	3,497.13		1,307.41	1,307.41			193.50	267.68	
	7	69	3,488.66		1,467.54	1,467.54			278.25	200.50	
Peel.....	1	183	12,581.81		3,404.25	3,404.25			514.20	351.09	
	2	107	2,298.58		2,298.58	2,298.58			261.10	226.95	
	3	63	5,054.47		1,617.36	1,617.36			280.75	219.93	
	4	23	2,234.84		532.06	532.06			123.80	113.53	
Perth.....	1	409	20,226.08	169.62	6,540.20	6,600.01	109.81		1,500.90	690.42	
	2	115	6,770.58		3,281.50	3,281.50			421.65	424.03	
	3	189	10,474.33	7.03	3,146.14	3,146.14	7.03		636.33	401.95	3.08
	4	6	249.40		324.17	324.17			20.70	11.75	
	5	47	2,751.08		2,463.16	2,463.16			188.30	215.20	
	6	302	23,071.56		12,607.80	12,607.80			1,365.90	1,452.55	
Peterboro.....	1	546	31,789.50	39.07	9,262.94	9,254.80	47.21		2,154.00	1,107.99	17.04
	2	52	3,818.45	16.00	777.50	673.53	119.97		202.62	74.10	
	3	21	1,189.50	5.00	731.00	731.00	5.00		99.95	68.12	
	4	12	482.11		200.60	200.60			34.75	34.75	
	5	41	2,767.21	45.95	988.40	1,015.95	18.40		195.00	139.45	
	6	6	350.00		125.47	125.47			8.39	8.00	

Prescott and Russell.....	1	19	1,224.98	.....	310.67	310.67	310.67	.....	63.50	37.15
	2	91	1,216.93	.....	1,397.61	1,397.61	1,397.61	.....	293.15	158.25
	3	29	1,415.40	.....	949.88	949.88	949.88	.....	100.50	83.35
	4	81	5,793.07	.....	1,352.80	1,352.80	1,352.80	.....	313.15	205.30
	5	33	2,501.95	7.00	283.05	283.05	283.05	7.00	138.45	126.17
	6	78	5,014.94	.....	2,672.07	2,672.07	2,672.07	.....	370.70	358.70
	7	114	4,782.05	.....	1,188.25	1,188.25	1,188.25	.....	261.45	175.04
	8	43	2,584.13	.....	804.40	804.40	804.40	.....	207.05	221.00
	9	102	4,628.88	.....	1,041.95	1,041.95	1,041.95	.....	294.00	174.22
	10	102	6,255.48	64.50	1,915.24	1,968.49	1,968.49	11.25	281.90	334.70
	11	48	3,300.69	.....	886.16	886.16	886.16	.....	213.50	200.00
Prince Edward.....	1	137	8,816.97	453.10	3,257.88	3,698.90	3,698.90	12.08	634.85	394.39
	2	10	350.00	.....	.....	.....	.....	.....	15.00	10.00
	3	7	320.90	.....	97.30	97.30	97.30	5.00	16.10	25.10
	4	13	857.06	.....	271.77	271.77	271.77	.....	97.15	93.55
	5	41	2,735.32	.....	767.91	767.91	767.91	.....	195.00	166.95
	6	8	300.25	.....	150.00	150.00	150.00	.....	12.00	12.00
	7	10	380.58	.....	273.68	273.68	273.68	.....	64.05	49.75
	8	5	264.00	.....	.....	.....	.....	.....	17.55	23.65
Rainy River.....	1	139	9,278.40	81.41	2,547.83	2,568.33	2,568.33	60.91	611.15	468.30
	2	10	1,199.09	50.54	33.79	33.79	33.79	50.54	36.75	7.50
	3	37	3,349.04	67.06	1,336.65	1,271.08	1,271.08	132.63	115.65	143.15
Reafrew.....	1	326	22,502.24	1,119.86	6,109.13	6,066.34	6,066.34	42.79	1,020.50	830.00
	2	15	992.95	.....	294.47	294.47	294.47	.....	39.50	37.25
	3	231	12,787.64	338.46	3,080.89	3,261.72	3,261.72	157.63	947.65	491.55
	4	147	8,941.72	.....	3,233.45	3,233.45	3,233.45	.....	647.50	295.40
	5	42	2,502.80	.....	1,439.86	1,439.86	1,439.86	.....	185.95	249.38
	6	43	2,266.99	.....	963.08	963.08	963.08	.....	170.52	115.17
	7	132	8,285.85	.....	2,853.05	2,853.05	2,853.05	.....	493.45	713.04
Simcoe.....	1	324	16,693.00	280.90	6,785.55	6,777.02	6,777.02	289.43	1,250.40	1,172.70
	2	68	4,601.24	.....	1,625.00	1,625.00	1,625.00	.....	277.34	202.50
	3	51	4,314.31	.....	1,066.02	1,066.02	1,066.02	.....	242.19	190.25
	4	115	8,876.48	24.80	3,754.07	3,208.35	3,208.35	570.52	493.00	305.99
	5	78	4,040.29	18.00	2,122.91	2,066.91	2,066.91	74.00	230.00	312.43
	6	767	31,114.03	90.49	15,696.69	15,764.88	15,764.88	22.30	2,551.50	1,577.82
	7	49	2,627.63	.....	1,469.66	1,469.66	1,469.66	.....	190.55	241.70
	8	92	8,900.00	95.73	2,251.54	2,167.70	2,167.70	179.57	249.25	211.34
	9	145	7,083.92	25.08	3,151.58	2,957.30	2,957.30	219.36	555.85	494.41
	10	71	4,470.37	.....	2,746.00	2,746.00	2,746.00	.....	357.00	286.94
	11	307	32,144.29	.....	6,723.62	6,723.62	6,723.62	.....	1,415.00	693.05

Return of Division Court business from the 1st day of January to the 31st day of December, A.D., 1933, inclusive, showing:—*Continued*

Name of County, United Counties, or District	Number of Divisions	Number of suits en- tered in Court, ex- clusive of Transcripts of Judgments and Judgment summonses	Amount of claims en- tered, exclusive of Transcripts of Judg- ments and Judgment summonses.	Balance of Cash in Court from the pre- vious year.		Total amount of Suits' Money paid into Court.		Total amount of Suits' money paid out of Court.		Balance of Cash in Court.		Surplus Fees payable to the Hon. the Pro- vincial Treasurer.		Clerk's Returns of Emoluments.		Bailiff's Returns of Emoluments.		Unclaimed moneys	
				\$	¢	\$	¢	\$	¢	\$	¢	\$	¢	\$	¢	\$	¢	\$	¢
Stormont Dundas and Glengarry.....	1	49	2,823.84			1,399.98		1,202.20		198.78				160.00		118.02			
	2	121	6,582.32			3,300.39		3,300.39						446.00		574.60			
	3	403	17,547.79		21.04	8,406.77		8,394.92		32.89				1,653.70		994.28			
	4	43	2,636.47			1,326.31		1,326.31						185.95		138.22			
	5	119	6,657.82		46.46	2,430.55		2,432.01		45.00				498.50		400.25			
	6	172	6,930.56			2,625.22		2,625.22						301.65		384.74			
	7	66	5,426.64		127.00	1,284.95		1,184.00		227.95				457.53		158.05			
	8	91	8,499.28		3.17	4,555.50		4,518.93		39.74				385.00		309.72			
	9	65	3,034.93			1,570.70		1,570.70						219.05		230.33			
	10	146	9,636.69		361.11	4,791.42		4,997.89		154.64				536.75		295.18			
	11	109	7,553.58			2,545.31		2,545.31						504.73		282.57			
	12	110	3,773.61			3,670.37		3,670.37						360.90		484.37			
Sudbury.....	1	703	49,717.80		1,398.95	20,220.20		19,834.70		1,784.45		108.60		3,528.75		2,209.76		5.35	
	2	26	2,342.73			902.85		902.85						100.65		80.35			
	3	16	696.57			570.37		524.37		46.00				72.45		122.73			
	4	34	2,530.73			781.50		781.50						186.15		270.50			
	5	46	3,806.35			1,021.50		1,021.50						185.15		175.00			
Temiskaming.....	1	132	7,961.21		147.37	5,189.66		5,226.94		110.09				685.87		499.31			
	2	299	16,553.55		95.71	5,558.56		5,626.97		27.30				1,073.60		653.75			
	3	145	9,490.42			4,878.63		490.11		47.00				573.65		343.40			
	4	1,012	47,047.25		1,194.93	27,524.90		27,367.38		1,352.45		531.49		4,938.30		2,211.32		67.74	
Thunder Bay.....	1	584	35,877.68			13,095.21		13,095.21						2,314.35		1,397.21			
	2	4	432.14			476.62		476.62						20.25		11.35			
	3	446	34,228.17		436.98	11,776.38		11,776.38		602.40				1,875.95		1,330.42			
	4	13	326.93			326.73		326.73						37.48		19.84			
Victoria.....	1	21	645.69			387.37		387.37						50.75		29.50			
	2	56	4,455.30			1,231.91		1,231.91						136.45		140.00			
	3	15	1,035.78			488.62		488.62						61.15		32.05			

Waterloo.....	4	13	875.52	147.40	207.19	349.32	5.27	86.90	71.25
	5	290	14,723.69	433.65	6,669.73	6,669.73	433.65	1,053.75	688.87
	6	20	723.44	503.01	756.59	503.01	756.59	72.80	120.97
	7	31	1,508.61	756.59	756.59	756.59	756.59	84.95	92.15
	1	708	53,560.23	105.00	9,770.64	9,777.05	98.59	2,697.35	1,370.08
	2	129	7,127.31	159.77	2,767.27	2,767.27	529.75	532.85	214.50
	3	351	16,601.16	159.77	5,891.11	5,521.13	529.75	1,178.50	557.32
Welland.....	4	101	5,346.35	196.00	2,457.47	2,457.47	93.35	364.40	386.82
	5	65	5,122.35	196.00	1,888.58	2,084.58	93.35	252.80	152.00
	6	51	4,032.48	196.00	1,418.61	1,418.61	190.14	207.60	156.90
	7	14	913.66	196.00	190.14	190.14	190.14	64.45	43.15
	1	705	40,352.79	240.76	18,847.07	18,710.34	377.49	3,303.05	1,441.46
	2	10	514.65	27.47	34.09	34.09	142.10	73.65	65.00
	3	223	16,838.46	27.47	4,230.25	4,115.62	372.78	969.60	961.02
Wellington.....	4	415	26,325.72	627.02	7,274.49	7,528.78	372.78	1,776.95	1,500.00
	5	124	7,073.03	627.02	2,165.62	2,165.62	411.29	467.30	221.09
	6	252	14,953.56	627.02	7,044.33	6,633.04	411.29	1,271.75	637.24
	1	512	31,404.21	288.79	9,293.60	9,373.25	209.14	2,090.75	869.45
	2	25	1,463.67	24.28	808.65	808.65	33.03	158.00	130.35
	3	59	2,763.79	24.28	1,428.33	1,419.58	33.03	252.80	204.67
	4	60	3,876.68	60.00	1,318.00	1,318.00	160.00	227.25	195.40
Wentworth.....	5	60	2,500.00	60.00	1,800.00	1,800.00	482.95	154.85	154.85
	6	40	6,689.91	63.09	2,963.76	2,963.76	70.44	525.00	525.00
	7	76	6,689.91	63.09	1,938.00	1,930.65	70.44	350.20	289.92
	8	79	4,361.93	63.09	3,030.25	3,107.25	72.05	474.25	300.46
	9	88	8,480.59	149.05	2,270.84	2,270.84	72.05	477.15	186.55
	10	127	9,446.97	149.05	2,270.84	2,270.84	72.05	477.15	186.55
	11	127	9,446.97	149.05	2,270.84	2,270.84	72.05	477.15	186.55
York.....	1	1,228	73,907.73	402.61	22,544.95	22,038.78	908.78	4,769.20	2,554.54
	2	187	8,977.57	149.53	3,682.77	3,795.45	36.95	656.25	485.06
	3	189	8,500.70	149.53	4,542.56	4,542.56	36.95	795.20	555.71
	4	65	4,930.80	149.53	2,181.02	2,181.02	302.60	283.44	283.44
	5	45	2,397.72	149.53	795.03	795.03	190.00	153.70	153.70
York.....	9	1,549	100,345.91	845.46	24,834.91	25,329.22	351.15	6,550.85	3,105.30
	1	4,853	354,519.41	6,451.31	62,248.81	63,535.91	5,164.21	23,200.35	11,915.44
	2	61	4,418.19	6,451.31	1,540.13	1,540.13	330.35	330.35	335.50
	3	219	11,631.13	6,451.31	4,201.01	4,201.01	909.35	738.54	738.54
	4	169	11,396.51	6,451.31	2,279.82	2,279.82	651.00	640.43	640.43
	5	86	4,537.10	6,451.31	2,702.97	2,702.97	340.55	176.40	176.40
	6	64	3,639.28	6,451.31	2,561.06	2,561.06	307.10	144.80	144.80
7	30	1,555.92	70.89	1,408.98	1,409.37	70.89	131.15	131.15	

Return of Division Court business from the 1st day of January to the 31st day of December, A.D., 1933, inclusive, showing:—(continued)

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgments of Judgment summonses	Amount of claims entered, exclusive of Transcripts of Judgments and Judgments summonses.	Balance of Cash in Court from the previous year.	Total amount of Suits' Money paid into Court.	Total amount of Suits' Money paid out of Court.	Balance of Cash in Court.	Surplus Fees payable to the Hon. the Provincial Treasurer.	Clerk's Returns of Emoluments.	Bailiff's Returns of Emoluments.	Unclaimed moneys
York, Con.....	8	751	\$ 43,530.06	\$ 234.77	\$ 11,699.72	\$ 11,859.99	\$ 74.50	\$ 106.45	\$ 3,521.50	\$ 2,573.37	\$
	9	1,043	\$ 58,813.76	\$ 411.30	\$ 11,577.71	\$ 11,810.93	\$ 178.08	\$ 499.48	\$ 4,768.25	\$ 3,113.48	\$ 7.48
	10	3,825	\$ 284,956.05	\$ 1,335.23	\$ 44,959.36	\$ 45,154.78	\$ 1,139.81	\$ (574.43)	\$ 16,499.90	\$ 9,744.30	\$ 23.19
	11	191	\$ 11,160.72	\$ 143.21	\$ 2,653.25	\$ 2,667.86	\$ 128.60	\$ (7,324.90)	\$ 975.40	\$ 611.72	\$
Totals.....	337	63,222	\$ 3,950,106.00	\$ 21,294.67	\$ 1,215,902.20	\$ 1,212,551.36	\$ 19,514.03	\$ 30,248.02			\$ 419.10

Statement Respecting Police Magistrates

"	W. A. Smith	Sandwich	2,500.00	3,000.00	1,200.00	3,700.00	1,081.25	2,618.75	2,774.00
"	Wm. Stewart	Pelee Island	300.00			300.00	7.50	292.50	
"	A. H. Hanrahan (Dep.)	Windsor, etc.							
Frontenac	(a) D. J. Rankin	Kingston	666.66	*	300.00	881.25	190.65	690.60	697.00
"	J. M. Farrell	"		1,400.00					50.00
Grey	(b) M. Armstrong	Markdale	4,500.00	1,700.00		1,673.90	534.35	1,139.55	1,170.00
"	E. C. Spereiman	Owen Sound							
Haldimand	J. C. Massie	Dunnville	3,500.00			4,363.30	1,025.45	3,337.85	1,331.00
Halton	W. J. Barr	Burlington	300.00	900.00		300.00	56.95	244.05	125.00
"	F. R. Elliott	Milton						4.26	105.00
"	W. E. Melveen	Oakville	1,800.00	600.00	300.00	2,100.00	217.50	1,882.50	1,143.00
Hastings	R. R. Casement	Madoc	1,200.00			1,352.06	277.70	1,074.36	231.00
"	W. C. Mikel	Belleville	1,700.00	1,500.00	300.00	2,000.00	384.05	1,615.95	476.00
"	(c) Thos. Jarrett	Trenton		416.66					90.00
"	G. F. Palmer	Deseronto	350.00	200.00			170.76		142.00
"	W. E. Wiggins	Bancroft	1,200.00		300.00	1,513.25	127.75	1,385.50	447.00
Huron	S. J. Andrews	Clinton		60.00					
"	J. C. Greig	Seaford	No returns received						
"	C. A. Reid	Goderich	2,500.00			2,662.71	682.75	1,979.96	223.00
Kenora	I. A. Kinney	Kenora	800.00	1,200.00		800.70	22.25	777.45	21.00
"	R. F. Dynes	Stoux Lookout	1,200.00			1,312.20	122.50	1,189.70	575.00
"	R. H. Pronger	Dryden	1,200.00	300.00			71.75		235.00
Kent	S. B. Arnold	Chatham	1,000.00	1,500.00		1,026.95	922.00	101.95	1,416.25
"	A. B. Carscallen	Wallaceburg	1,000.00	750.00		1,000.00	178.50	822.50	194.00
"	E. B. Madden	Dresden		200.00					
"	H. P. Stennett	Ridgetown		150.00					30.00

(*) Mr. Rankin's clerical allowance commenced 1st May, 1933, therefore he actually received \$200.00 in 1933.

(a) D. J. Rankin, appointed by O-in-C, 25th March, 1933; J. W. Bradshaw having died.

(b) Mark Armstrong died 5th September, 1933.

(c) Thos. Jarrett appointed by O-in-C., 21st July, 1933; T. A. O'Rourke having resigned.

County or District	Name	Address	Salary paid by Province and Municipality		Clerical Allowance paid by Province	Expenses paid by Province		Total cost to Province	Total fees paid to Province	Net cost to Province	Fines paid through Office of Legal Offices	
			Prov.	Mun.		\$	c.				\$	c.
Kent (Con.)	F. J. Fox	Wheatley										
Lambton	C. S. Woodrow	Sarnia	1,500.00	1,500.00				24.50	1,524.50	696.00	828.50	711.50
Lanark	J. T. Kirkland	Almonte	500.00	200.00				70.39	570.39	130.25	440.14	427.00
"	J. S. L. McNeely	Perth		300.00								
"	R. A. Patchell	Carleton Place		420.00								
"	B. E. Sparham	Smith's Falls	87.50	1,200.00					87.50		87.50	281.25
Leeds and Grenville	C. A. Adams	Kemptville	1,500.00					194.88	1,694.88	491.00	1,203.88	2,023.00
"	P. K. Halpin	Prescott		300.00								10.00
"	J. B. Pinkerton	Elgin										
"	D. K. Preston	Newboro	354.16	400.00	12.50			24.64	391.30	158.45		584.00
"	(a) J. H. Sampson	Gananoque	800.00	1,500.00	300.00				1,100.00	174.94	1,026.06	508.00
"	Geo. A. Wright	Brockville										
Lennox and Addington	M. P. Graham	Napance	1,200.00	350.00					1,200.00	251.45	948.55	651.10
"	J. L. Lloyd	Northbrook	600.00	.†	300.00			78.17	753.17	103.75	649.42	95.00
Lincoln	J. H. Campbell	St. Catharines	1,000.00	3,000.00	300.00				1,300.00	649.40	650.60	1,099.00
Manitoulin	F. W. Major	Gore Bay	1,800.00					773.99	2,573.99	100.00	2,473.99	139.00
Middlesex	C. W. Hawkshaw	Lucan	2,500.00		300.00				2,800.00	1,525.85	1,274.15	4,088.00
"	A. A. McIntyre	Wardsville		5,000.00								907.00
"	T. W. Scandrett	London										935.00
"	W. B. Henderson (Dep)	"										
"	F. T. Zapfe	Strathroy	1,500.00						1,500.00	181.35	1,318.65	307.00
Muskoka	J. G. Myers	Bracebridge	600.00						600.00	193.90	406.10	444.00
"	W. J. Smith	Huntsville	291.67					33.25	324.92	89.00	413.92	317.00

Nipissing	J. A. Cousineau	Sturgeon Falls	900.00			120.05	1,020.05	394.75	625.30	290.00
"	C. S. McHughy	North Bay	2,000.00	1,500.00		303.72	2,303.72	222.25	2,081.47	408.00
"	S. Weegar	"								
Norfolk	R. E. Gunton	Simcoe	2,300.00		300.00	13.00	2,613.00	957.01	1,655.96	438.15
Northumberland and Durham	W. A. F. Campbell	Port Hope		1,500.00						5,219.00
"	Neil Colville	Orono								
"	J. H. Davidson	Cobourg	900.00		300.00	230.59	1,430.59	371.30	1,059.29	825.25
"	W. A. Jakeman	Bethany		500.00						90.00
"	J. M. Bygott	Campbellford		600.00						757.75
"	R. M. Cofon	Bowmanville	291.67					891.67	759.92	
Ontario	C. F. Bick	Cannington	1,500.00			44.50	1,544.50	388.99	1,155.51	511.00
"	W. J. Clark	Pickering	500.00				500.00	469.20	30.80	1,803.00
"	F. K. Creighton	Oshawa	87.50	2,500.00			87.50	134.50		275.00
"	E. H. Purdy	Port Perry								350.00
"	J. E. Willis	Whitby	1,000.00				1,000.00	449.70	550.30	212.00
Oxford	P. W. Johnston	Woodstock		1,500.00						
"	J. L. Paterson	Ingersoll	1,600.00	900.00		299.52	1,899.52	1,229.75	669.77	4,468.85
Parry Sound	J. D. Broughton	Parry Sound	1,920.00			71.53	1,991.53	189.25	1,802.28	942.00
"	J. J. Wilson	Burk's Falls	1,700.00		200.00	* 358.34	2,238.34	240.75	2,017.59	998.00
Peel	L. J. C. Bull	Brampton	2,500.00			71.75	2,571.75	1,426.05	1,145.70	1,370.00
"	W. H. Burgess	Port Credit								2,532.50
"	E. J. Pallett	Islington								
Perth	W. R. Butcher	St. Mary's		250.00						
"	T. L. Hamilton	Listowel	87.50				87.50	23.15	64.35	50.00
"	J. A. Makins	Stratford	1,000.00	2,500.00	200.00	7.25	1,207.25	274.75	932.50	643.00
"	Chas. Trim	Milverton								
Peterborough	O. A. Langley	Peterborough	1,300.00	2,400.00		102.27	1,402.27	468.70	933.57	1,458.00

(†) Mr. Lloyd's clerical allowance commenced 2nd October, 1933, therefore he actually received \$75.00.

(1) Mr. Smith received at the rate of \$75.00 per annum for rent.

(a) J. H. Sampson died 18th January, 1934.

(*) This amount includes \$100.00 paid to Mr. Wilson for rent.

County or District	Name	Address	Salary paid by Province and Municipality		Clerical Allowance paid by Province	Other Expenses paid by Province		Total cost to Province	Total fees paid to Province		Net cost to Province	Fines paid through Office of Inspector of Legal Offices
			\$	c.	\$	\$	c.	\$	\$	c.	\$	\$
Prescott and Russell " " "	W. T. Erskine	Rockland (Russell)										578.00
	H. W. Lawlor	Hawkesbury	1,600.00		900.00			1,600.00	263.88		1,336.12	834.00
	B. R. Poulin	L'Orignal										150.00
Prince Edward	E. A. Calnan	Pictou	1,500.00		600.00	300.00		1,800.00	218.05		1,581.95	483.00
Rainy River " "	H. L. Cruso	Fort Frances	2,000.00		900.00			2,107.61	153.50		1,954.11	179.00
	J. Jamieson	Quetico Park Reserve										
Renfrew " " " "	S. T. Chown	Renfrew	2,500.00					195.60	286.45		2,409.15	618.00
	Hedley Bridge	Amprior			500.00							50.00
	W. K. MacGregor	Pembroke			1,500.00							153.00
	W. A. Mackay	Renfrew			1,000.00							270.00
Simcoe " " " " " "	E. B. Brown	Victoria Harbour										
	Frank Cook	Midland	400.00		1,200.00			100.00	66.00		334.00	62.00
	Geo. E. Copeland	Penetanguishene	500.00		500.00			500.00	54.00		446.00	372.00
	H. Gover	Coldwater	1,000.00					37.98	1,037.98	10.40	997.58	85.00
	W. A. Hogg	Collingwood	600.00		1,200.00			45.20	615.20		462.70	147.00
	C. Jeffs	Barrie	1,000.00		1,200.00			81.80	1,081.80	914.17	167.63	1,523.00
	(a) D. McCaughrin	Orillia	1,300.00		1,200.00			31.50	1,331.50	101.75	9.75	412.00
Stormon, Dundas and Gengarry " " " "	Wm. Blyth	Dunvegan	1,500.00					1,500.00	129.55		1,370.45	183.00
	E. J. Dever	Alexandria										
	J. C. Milligan	Cornwall	1,500.00		1,500.00			1,500.00	436.05		1,063.95	666.00
	D. G. McDonnell (Dep.)	"										
Sudbury "	Jno. McCormick	Winchester	1,500.00			200.00		110.59	1,810.59	374.48	1,436.11	523.00
	J. S. McKessock	Sudbury	2,100.00		2,500.00			2,100.00	280.00		1,820.00	49.333
	Thos. Stoddart	Cooper Cliff	3,000.00					336.75	3,336.75	610.75	2,726.00	331.00

	T. H. Wolfe	Chapleau	2,500.00		300.00	634.24	3,134.24	217.65	2,886.59	433.00
Temiskaming	S. Atkinson	Haileybury	3,600.00			991.90	4,591.90	2,169.25	2,722.65	515.00
Thunder Bay	W. W. O'Brien	Port Arthur	1,200.00	2,400.00			1,200.00	103.10	1,096.90	320.00
"	Wm. Palling	Port William	800.00	2,832.00			800.00	156.00	644.00	926.00
"	S. C. Young	Port Arthur	2,000.00				418.00	2,563.35	2,161.65	425.00
Victoria and Haliburton	J. E. Finlay	Tory Hill	1,200.00				142.75	34.30	1,308.45	11.00
"	G. A. Jordan	Lindsay	1,200.00				20.00	1,220.00	1,067.59	433.00
Waterloo	J. J. A. Weir	Kitchener	1,400.00	3,600.00	300.00		8.00	493.45	1,214.55	611.00
Welland	Alex. Fraser	Niagara Falls	800.00	2,400.00				142.00	658.00	374.00
"	John Goodwin	Welland	1,200.00	1,500.00			39.20	417.00	822.20	719.00
"	W. T. Matkin	Port Erie	800.00					146.25	653.75	10.00
Wellington	A. Hellyer	Kenilworth	1,000.00				115.37	386.95	728.42	367.75
"	F. Watt	Guelph	1,000.00	2,400.00				191.20	808.80	777.00
"	D. H. Welsh	Palmerston								25.00
Wentworth	H. A. Burbidge	Hamilton		1,500.00						500.00
"	Jas. McKay (Deputy)	"								
"	J. S. Fry	Dundas		900.00						
"	J. P. Vance	Hamilton	1,800.00							
York	D. Davidson	Mimico Beach	1,500.00	1,800.00						
"	Andrew Dods, Jr	"								
"	(Deputy)	"								
"	Wm. Keith	Toronto		4,000.00						5,112.00
"	Douglas Webster									
"	(Deputy)	Weston	1,050.00	1,450.00						
Toronto Police Court		City Hall								
Judge E. Coatsworth		"								1,435.30
R. J. Browne		"								
Dr. M. Patterson		"								
J. E. Jones (Deputy)		"								
A. L. Tinker (Deputy)		"								
J. R. L. Starr		"								

(a) D. McCaughrin resigned 31st December, 1933.

Statistical Report of the Juvenile Courts

TABLE OF AGE AND SEX

Age	Boys		Girls		Total	
	1932	1933	1932	1933	1932	1933
7.....	27	29	5	5	32	34
8.....	64	73	3	2	67	75
9.....	152	137	5	1	157	138
10.....	249	206	10	7	259	213
11.....	327	296	17	6	344	302
12.....	464	374	25	9	489	383
13.....	475	513	29	31	504	544
14.....	584	571	64	53	648	624
15.....	672	701	80	80	752	781
16 and over.....	216	176	24	10	240	186
Total.....	3,230	3,076	262	204	3,492	3,280

NATIONALITY OF OFFENDERS

	Boys		Girls		Total	
	1932	1933	1932	1933	1932	1933
Canadian.....	2,133	2,089	182	132	2,315	2,221
Newfoundland.....	21	21	1	1	22	22
England and Wales.....	272	267	23	23	295	290
Scotland.....	167	135	8	5	175	140
Ireland.....	63	35	7	3	70	38
Balkan States.....	53	60	2	2	55	62
United States.....	50	59	8	..	58	59
Russia.....	77	54	3	5	80	59
Poland.....	150	134	3	15	153	149
Austria.....	45	30	5	..	50	30
Germany.....	9	9	5	6	14	15
Italy.....	32	94	5	3	87	97
France.....	3	1	..	0	3	1
Greece.....	7	5	..	0	7	5
Sweden.....	..	..	..	..	..	..
Holland.....	6	2	..	..	6	2
Finland.....	4	4	..	..	4	4
China.....	1	3	..	..	1	3
Australia.....	..	2	..	..	..	2
Other nationalities.....	87	72	10	9	97	81
Total.....	3,230	3,076	262	204	3,492	3,280

RELIGION OF OFFENDERS

	Boys		Girls		Total	
	1932	1933	1932	1933	1932	1933
Anglican.....	609	547	58	34	667	581
Roman Catholic.....	962	1,011	79	54	1,041	1,065
United Church.....	509	527	40	28	549	555
Presbyterian.....	313	265	17	14	330	279
Hebrew.....	130	92	7	7	137	99
Baptist.....	197	185	19	21	216	206
Salvation Army.....	49	18	2	1	51	19
Greek Orthodox.....	53	53	1	3	54	56
Other.....	311	287	31	38	342	325
Unknown.....	97	91	8	4	105	95
Total.....	3,230	3,076	262	204	3,492	3,280

NATURE OF OFFENCE

	Boys		Girls		Total	
	1932	1933	1932	1933	1932	1933
Theft.....	1,341	1,094	67	56	1,408	1,150
Shopbreaking and Theft.....	275	265	6	..	281	265
Housebreaking and Theft.....	65	101	..	..	65	101
Shopbreaking.....	48	78	..	..	48	78
Housebreaking.....	46	23	..	..	46	23
Disorderly.....	225	198	10	1	235	199
Breach of By-laws.....	64	155	1	..	65	155
Damage of Property.....	331	377	..	..	331	377
Vagrancy.....	98	68	40	26	138	94
Habitual Truancy.....	158	110	37	55	195	165
Trespass.....	273	337	4	1	277	338
Gambling.....	7	13	..	..	7	13
Indecency.....	27	12	17	..	44	12
Immorality.....	2	43	11	14	13	57
Other Offences.....	270	202	69	51	339	253
Total.....	3,230	3,076	262	204	3,492	3,280

FINES COLLECTED

	1932	1933
Fines Collected	\$660.50	\$691.12

DISPOSITION OF CASES

	Boys		Girls		Total	
	1932	1933	1932	1933	1932	1933
Adjourned Sine Die.....	935	856	71	63	1,006	919
Suspended Sentence (in care of Court)....	307	159	15	12	322	171
Suspended Sentence (Probation).....	583	955	59	62	642	1,017
Suspended Sentence (on own undertaking).....	771	435	15	17	786	452
Industrial School.....	97	92	24	30	121	122
Bowmanville School.....	19	30	..	..	19	30
Working Boys' Home.....	20	67	..	..	20	67
Fined.....	109	144	1	..	110	144
Dismissed.....	166	119	12	10	178	129
Other Dispositions.....	196	204	65	10	261	214
Spanked.....	27	15	..	..	27	15
Total.....	3,230	3,076	262	204	3,492	3,280

JUVENILE COURTS AND OFFICERS

The Juvenile Delinquents Act, 1908 (Canada) has been proclaimed in the following areas:

PLACE	JUDGE
Ottawa.....	J. F. McKinley
Toronto.....	H. S. Mott; R. S. Hosking (Deputy)
Temiskaming.....	S. Atkinson (Magistrate)
Stratford, St. Marys, Perth.....	J. A. Makins (Magistrate)
Kitchener, Waterloo.....	J. J. A. Weir (Magistrate)
Brantford, Brant.....	A. D. Hardy (County Judge)
Galt.....	John R. Blake (Magistrate)
Windsor, Walkerville, Ford.....	A. D. Bowlby
Grey County and Owen Sound.....	E. C. Spereman (Magistrate)
Haldimand.....	J. C. Massie (Magistrate)
Huron.....	C. A. Reid (Magistrate)
Hamilton.....	H. A. Burbidge (Magistrate)
Nipissing.....	C. S. McGaughey (Magistrate)
Stormont, Dundas, Glengarry.....	J. C. Milligan (Magistrate)
London, Middlesex.....	G. Quentin Warner
Lincoln County and St. Catharines.....	J. S. Campbell (County Judge)
Port Colborne.....	J. C. Massie (Magistrate)
Cochrane.....	E. R. Tucker (Magistrate)
Dundas.....	J. S. Fry (Magistrate)
Oshawa.....	F. C. Jarrett
York.....	Wm. Keith (Magistrate)

Appointments

APPOINTMENTS

SURROGATE JUDGES AND LOCAL MASTERS, S.C.O.

John Arthurs McGibbon, K.C., M.C., Judge of the County Court of the Counties of Victoria and Haliburton, to be Surrogate Judge and Local Master of the Supreme Court for the Counties of Victoria and Haliburton.—*Order in Council 31 October, 1933.*

CROWN ATTORNEYS AND CLERKS OF THE PEACE

Gordon Walmsley, of the Town of Picton, Esquire, Barrister-at-Law, to be Crown Attorney and Clerk of the Peace in and for the County of Prince Edward.—*Order in Council 7th February, 1933.*

Kenneth S. Ham, of the Town of Napanee, Esquire, Barrister and Solicitor, to be Crown Attorney and Clerk of the Peace in and for the County of Lennox and Addington.—*Order in Council 25th March, 1933.*

James Weir McFadden, of the City of Toronto, to be Crown Attorney for the County of York, including the City of Toronto.—*Order in Council 18th March, 1933.*

Edward Wilfred Haines, of the Town of Aylmer, Esquire, Barrister-at-Law, to be Crown Attorney and Clerk of the Peace in and for the County of Elgin.—*Order in Council 21st July, 1933.*

Alexander Carlyle Hall, Esquire, B.A., of the City of Oshawa, to be Crown Attorney and Clerk of the Peace in and for the County of Ontario.—*Order in Council 25th September, 1933.*

SHERIFFS

Arthur Clarence Pratt, of Walsh Station, to be Sheriff in and for the County of Norfolk.—*Order in Council 3rd February, 1933.*

Frederick James Graves, of the City of St. Catharines, Esquire, to be Sheriff for the County of Lincoln.—*Order in Council 9th May, 1933.*

James Franklin Beatty Belford, of Codrington, Ontario, to be Sheriff for the United Counties of Northumberland and Durham.—*Order in Council 20th June, 1933.*

Ernest Abbot Johnson, of L'Orignal, to be Sheriff for the United Counties of Prescott and Russell.—*Order in Council 21st July, 1933.*

LOCAL REGISTRARS

John MacDonald MacKenzie, of Milton, to be Clerk of the County Court, Local Registrar of the Supreme Court of Ontario, and Registrar of the Surrogate Court for the County of Halton.—*Order in Council 16th December, 1933.*

Neil Campbell, of the City of Port Arthur, Chartered Accountant, to be Local Registrar of the Supreme Court, District Court Clerk and Surrogate Registrar of the District of Thunder Bay.—*Order in Council 25th March, 1933.*

POLICE MAGISTRATES

Thomas Jarrett, of the Town of Trenton, to be Police Magistrate in and for the Town of Trenton, with a salary at the rate of \$1,000 per annum, in the room and stead of T. A. O'Rourke, resigned.—*Order in Council 21st July, 1933.*

James Russell Lovett Starr, of the City of Toronto, Esquire, K.C., to be Police Magistrate for the City of Toronto.—*Order in Council 1st September, 1933.*

Observations Directions and Decisions

OBSERVATIONS, DIRECTIONS AND DECISIONS

REGISTRARS OF DEEDS AND LOCAL MASTERS OF TITLES

RE BANKRUPTCY

I have been asked as to whether or not a Registrar should insist upon an Assignment in Bankruptcy being registered in his office before he accepts a Deed from the Trustee to any other person, and I have ruled that there is no duty cast upon the Registrar to insist upon the registration of this Assignment in Bankruptcy in his office.

RE TAX SEARCHES

I have been asked to rule as to what is the proper fee chargeable by a Registrar on tax certificate searches, and I ruled that, following subsection 2 of Section 3 of Chapter 27, Statutes 1932, the Registrar was entitled to a certain fee, but that in no case was the fee to be more than \$5.00. In the case in point there were very many lots involved, and I ruled that the fee of 25 cents per lot could not be permitted, as the total fee could not run over \$5.00.

RE SEIZURE OF MORTGAGE BY SHERIFF

I have been asked as to the proper fee chargeable by a Registrar for filing the Notice tendered by a Sheriff on the seizure of a Mortgage, and I have ruled that the fee for registering such a Notice by the Sheriff is 50 cents, as this fee is prescribed by The Execution Act, and this Act would naturally override any general Act regarding fees.

RE LIS PENDENS — FEE FOR FILING

I have been asked for the proper fee for the registration of a Certificate of Lis Pendens, and I ruled that the fee is \$1.00. The increase which was made in the filing fee some years ago does not pertain to a Certificate of Lis Pendens.

RE SOLDIERS SETTLEMENT BOARD OR AGRICULTURAL DEVELOPMENT BOARD MORTGAGES — CROWN RIGHTS

I have been asked to rule as to whether or not the Crown has special rights in lands mortgaged to it through the Agricultural Development Board or the Soldiers Settlement Board, and I have ruled that Section 160, subsections 1 and 2 of Chapter 238, R. S. O. 1927, does not apply to this case. I would consider that the Soldiers Settlement Board or the Agricultural Development Board have no better rights than an ordinary Mortgage Company when they loan money to settlers or farmers, and I would add that in the case of the Agricultural Development Board, it is quite clear that the Board has to protect its property from tax sales, and I see no reason why the Soldiers Settlement Board should be in a better position. I, therefore, ruled that you should not issue title to a municipality subject to a mortgage to the Crown but freed from such mortgage.

RE CORRECT SIGNATURE

I have been asked as to the proper method of signing a document, and I have ruled as follows:

The Registry Act does not lay down any ruling as to how any signature shall be made, and a man or woman may make his or her signature in any way they see fit. What is required is that there shall be a subscribing witness who must make an affidavit of execution.

RE OLD AGE PENSIONS ACT — ONUS ON REGISTRAR — FEE FOR SEARCHES

I have ruled that when a pensioner presents for registration a Deed or other instrument to a Registrar, there is no onus upon the Registrar to search to see whether or not the purchaser obtains a good title. That onus must be upon the purchaser.

I have been asked to rule regarding fees payable Registrars for searches made by the Old Age Pension Board. Regulation Number 21 of the Board has been shown to me. This is as follows:

The Commission and any Local Authority shall be entitled to obtain without charge from any Government Department of Ontario any available information deemed necessary in the administration of the Old Age Pensions Act, 1927, Chapter 35, Statutes of Canada, and the Old Age Pensions Act, 1929, Chapter 73, Statutes of Ontario.

I have ruled that this Regulation cannot amend or vary the provisions of a Statute, and that, therefore, a Registrar is entitled to charge his regular proper fees.

RE DEPOSITING PLAN — HIGHWAY IMPROVEMENT ACT

I have been asked as to the proper fee chargeable on the depositing of a plan under the above Act, and replied as follows: I would advise you that all that has to be done is to abstract this plan against the lots affected. The description does not require to be copied. The Registrar can, if he desires, enter the plan in a Plan Index Book. The fees are as follows: \$5.00 for deposit of the plan where it is abstracted against twenty lots or under. If over twenty lots, add five cents for each additional lot up to 100 and two cents for each lot over 100. If the plan is deposited in duplicate and a certificate is required, then add fifty cents for the certificate.

The Registrar may so word his certificate as to show that the duplicate "purports to be a copy" of the plan and description registered. It is not necessary for the Registrar to compare them.

RE NOTICE OF PENSION — FEE FOR

I have been asked as to the proper fee for registering a Notice granting a pension covering lands in two separate municipalities, and I have ruled as follows: Chapter 43 of 23 George V provides that the fee for the registration of the Notice shall be 75 cents. It would, therefore, appear that the Registrar must register the document according to the provisions of the Act, and perform what duties are set out in the Act, but that the fee is limited to the sum of 65 cents. If the Caution covers lands in more than one municipality, then it will have to be copied more than once.

RE LAND TRANSFER TAX AFFIDAVIT

I have been asked as to whether or not this affidavit is part of the document and open for public inspection, and my ruling was as follows: I and my predecessors have

always ruled that the affidavit filed under The Land Transfer Tax Act is not a registered instrument and is filed for departmental purposes only, and it was never intended that it would be available for public inspection. I have no hesitancy in confirming this ruling, and instructing you that you should not treat this document as one that is open to the public.

RE THE CONDITIONAL SALES ACT

A firm of solicitors tendered to a Local Master of Titles a contract covering a large amount of coal sold by an American Company to a Canadian Railway Company. It was tendered under The Conditional Sales Act, 1933. I ruled that this contract was not one that could be registered under the Amendment. I stated that I was sure the Legislature never intended that an agreement of this nature should come under the Section.

RE CONSENT OF PROVINCIAL TREASURER BEFORE REGISTRATION OF FINAL ORDER OF FORECLOSURE

I was asked if it was necessary to procure the consent of the Provincial Treasurer before a Final Order of Foreclosure might be registered, the person owning the land having died since the first of January, 1930, and I ruled that The Registry Act passed in 1931 did not cover a Final Order of Foreclosure, and the same may, therefore, be registered without the consent of the Provincial Treasurer.

RE REGISTRATION OF DISCHARGE — PRODUCTION OF ORIGINAL

I was asked if the duplicate of an instrument registered under Section 34 of The Registry Act should be produced along with a Discharge, Section 68 Form 12, when presented for registration, and my ruling was: I have given this matter most careful consideration. Section 34 of The Registry Act states that "an instrument, not purporting to convey the land therein mentioned, but which in its nature is, or purports to be, given as a security for the payment of a debt . . . shall not be registered unless etc., etc."

You will note that this document is called an "instrument", and not a mortgage. Then if you will turn to Section 68, you will find again the word mortgage is not used, but the language used is "instruments" mentioned in Section 34. I would then draw your attention to The Registry Act, 1929, where it is distinctly laid down that when a Discharge of *Mortgage* is tendered for registration, there shall be produced to the Registrar the duplicate mortgage and assignments thereof.

It would, therefore, appear to me that the Legislature only intended to compel the production of a mortgage, and did not mean to include the instrument set out in Section 34. I would, therefore, rule that the production of the instrument, or a copy thereof, registered under Section 34, is not required.

RE NOTICE OF POWER OF SALE

I have been asked if a Notice of exercising Power of Sale is an instrument that must be recorded in full. My ruling was: Section 57 of The Registry Act states that a Notice of Sale may be registered in the same manner as an instrument affecting land, but it shall not be necessary to record the Notice or affidavit, etc., in the Registry Book. This means that the Notice is simply taken in by the Registrar and entered in the Abstract Index. The fee, as you are of course aware, for this service

is fixed at 50 cents by Section 92, Subsection T. In most of the larger offices the usual practice is to simply deposit the Notice under The Custody of Documents Act, Chapter 157, R.S.O., but this is left entirely to the discretion of the solicitor.

RE FEE FOR REGISTERING CONVEYANCE IN TWO MUNICIPALITIES

I have been asked as to the proper fee to charge when a Conveyance covers parcels in two municipalities, and I ruled as follows:

Section 92 of The Registry Act provides that where an instrument embraces lots in two separate parcels, the registration and copying, etc., including all necessary entries and certificates shall be considered a separate and distinct registration for each municipality. It further provides the fee to be \$2.00 for each municipality, plus certain foliage. I believe that this subsection was overlooked when the Amendments were made to the Act increasing the fees, but as the matter stands, there seems to be a distinct statutory fee of \$2.00 for each municipality, plus certain foliage.

RE LAND TITLES ACT — TAX DEED — DOWER OF WIFE

I was asked the question July 20th last. My answer was: It is not necessary to have the wife of a registered owner of land served with a separate Notice under a Tax Deed, and the fact that the land was patented under a Free Grant Patent does not alter the situation.

RE ASSIGNMENT FOR BENEFIT OF CREDITORS — NECESSITY FOR SEAL

I have been asked whether an Assignment for the benefit of creditors requires a seal, and I have ruled as follows: The Bankruptcy Act states that a copy of the Assignment, certified by the official referee, may be registered in the Registry Office, etc. There is nothing in The Bankruptcy Act to insist that the copy must be certified under the hand and seal, and also the word "seal" is not mentioned. I don't think we could insist upon it. You may, therefore, accept the copy for registration.

RE FILING OF PLAN — CONSENT BY LESSEE UNDER GAS LEASE

Upon the registration of a plan it was noticed that a Gas Lease had been registered against the property. I was asked if it was necessary to have the consent of the lessee, or were Gas Leases in the same category as Easements, which are especially exempted by subsection 16 of Section 80 of The Registry Act. I ruled as follows:

It is my view that the word "owner" in subsection 16 of Section 80 includes a lessee under a registered lease for a term of years still unexpired, and that the word "mortgagee" in that subsection includes a mortgage of such leaseholder's interest.

A lessee under an Oil Lease has an interest in the land and should have something to say about the subdivision of the lands and the registration of the plan therefor.

The definition of "land" among the interpretation clauses of The Registry Act says "land" shall include lands, tenements, hereditaments and appurtenances, and any estate or interest therein", and there is a case reported, I think, in 27, O. W. N. 1932, which decides that "land" includes a chattel, (*e.g.* leasehold) as well as real estate.

And it was because of this that the late Mr. Guthrie held, at page 17 of his Report for the year 1913, that an owner of an easement had to sign a sub-division plan, and this was insisted on until the passing of the amending Statute, 14, Geo. V, Cap. 48, Section 2, which made this no longer necessary.

It seems to me, therefore, that this argument should all the more apply to the case of a Lease for a term of years, or a Mortgage thereof.

RE CITY OR TOWN OFFICERS — SEARCH IN REGISTRY OFFICE BY — FEE FOR

I have been asked if the Assessors of a Municipality may search the books in the Registry Office without being charged a fee, and I ruled as follows:

There is nothing in The Registry Act which even suggests that a Registrar should allow searches to be made in his office by either an Assessor or Treasurer free of charge.

I find that in some Registry Offices, by special arrangement with the officials, the Assessor is charged ten cents a lot, provided the Assessor does the work himself. In no Registry Office that I know of are Treasurers allowed to search for nothing for tax sale purposes. I have taken the trouble to go over the books of two Registry Offices, and I find that the Township of York has paid as much as \$60.00 in one month for searches dealing with tax sales. I would advise you that you should notify the different municipalities in your County that unless some other arrangement is come to, they must pay the full charge payable by the ordinary public.

RE PLAN — FILING OF — CHANGING ORIGINAL PLAN

A by-law of a town was brought in for registration, under which by-law the south sixteen feet of an Avenue was closed. The original Avenue was sixty-six feet in width. The amended plan would cut it down to fifty feet in width. I was asked if it was proper to accept this plan without any consent from the Railway and Municipal Board of the Municipality, and I ruled as follows: If you will refer to Subsection 14 of Section 80 of The Registry Act, you will note that a plan may not be registered unless it has been approved by the proper Municipal Council *or* the Ontario Railway Board, and that where the highways are less than sixty-six feet the approval must be obtained of the proper Municipal Council *and* the Ontario Railway and Municipal Board. It would, therefore, be clear from this Section that the intention of the Legislature is that in all cases where a highway is less than sixty-six feet, the permission of the Railway Board must be obtained. Having this in view, I would feel that the same ruling must apply to any plan decreasing a highway from sixty-six feet to fifty feet or less. If this were not the case, the object of the Act could easily be defeated by registering a plan showing a highway of sixty-six feet in width, the approval of the Board not being necessary, and then immediately register another plan decreasing these highways.

I would, therefore, rule that in your case the consent of the Board must be first obtained.

LOCAL REGISTRARS, SUPREME COURT OF ONTARIO, COUNTY
AND DISTRICT COURT CLERKS, AND SURROGATE REGISTRARS
AND LOCAL MASTERS, S.C.O.

RE MAGISTRATES' APPEALS — FEE TO COUNTY COURT CLERK FOR

I have been asked as to the proper fee chargeable by the County Court Clerk in the matter of an Appeal from the Magistrate, and my ruling was as follows:

I would consider that the question you raise would come within the provisions of Paragraph 12 of the County Court Clerk's fee. The rule is as follows:

12. On all applications and proceedings before a County Court Judge, other than application in an action, not otherwise provided for, and upon all applications in an action after judgment \$1.00
 Where there is a trial or hearing upon oral evidence in any matter other than an action or issue, a further fee of 2.00

RE JUDGMENT — CHANGE OF VENUE — SIGNING OF JUDGMENT

I was asked if a change of venue carried with it authority to sign Judgment at the place of the trial in divorce actions, and I ruled that the Judgment should have been settled by the Registrar at the place of trial and then signed by the Registrar where the action was instituted, and I referred the Registrar to Consolidated Rule 527.

RE REGISTRARS OR OTHER OFFICIALS — EARNINGS OF OFFICE AS DISTINCT FROM RECEIPTS

Some officials have complained to me that they should not be asked to account to us for moneys earned by them, but not received, and I have had to rule that the Act states most specifically that an Officer has to pay his percentage to this office reckoned on the earnings of the office and not on the receipts of the same. In consequence of this, it will be seen that this office cannot take any responsibility for the losses sustained by officials.

RE LIEN NOTES — FEE FOR FILING

I have been asked for a ruling as to whether the selling price by the manufacturer to the dealer, or the amount advanced to the dealer, is the basis upon which our fee is charged, and my ruling was:

It is the copy of the contract that is filed and the amount of the contract is the total selling price. The cash payment on delivery, allowance on trade-in, and balance due on deferred payments are only terms of the contract. The fees, therefore, are always based on the total selling price as set out in the contract.

RE THE MORTGAGORS' AND PURCHASERS' RELIEF ACT

I have been asked as to the duty of a Local Registrar in regard to the forms to be filled out under The Mortgagors' and Purchasers' Relief Act. My ruling was as follows:

I would state that there is no duty cast upon you to fill in these forms. If you desire to help out the applicant, you may do so, but you must point out to him that it is not your duty to do so, but that you do it as a matter of service, and that you must not be responsible in any shape or form for the answers.

RE THE ASSIGNMENT OF BOOK DEBTS ACT — NECESSITY FOR SEAL

I have been asked whether an assignment of book debts under a seal requires an affidavit of execution, and I ruled that the Amendment made in 1931 was passed to cure the very situation that was arising frequently in the past, and that accordingly now an assignment or certificate of discharge or any other document executed by a corporation under the provisions of the Act, does not require an affidavit of an attesting witness.

RE SURROGATE COURT FEES — RESPONSIBILITY OF SOLICITORS FOR

I have been asked for a ruling regarding the responsibility of a solicitor for fees in Surrogate Court matters. I have ruled that the Surrogate Registrar should charge the solicitor and not the litigant. I have stated that the Court officials can only look to the solicitor who deals with them, and could not extend credit to the litigant behind the solicitor.

RE THE DOWER ACT — JUDGE'S FEES

I have been asked to rule whether the fee payable under subsection 7 of Section 13 of The Dower Act is payable to the Judge, or is payable in stamps to be affixed to the Order. My ruling was:

Section 13, subsection 7, of The Dower Act states that the Judge shall be entitled *to his own use* to a fee of five dollars, and also the Section goes on to state that for filing affidavits and other papers the proper officer shall charge the same fees as for filing papers in other cases. These fees, as the Section states, are payable in law stamps, and follow the ordinary practice. The Local Registrar of the High Court should see that the proper stamps are affixed to the documents, the amount of the stamps being, of course, fixed by the Rules.

RE SURROGATE COURT FEES — JOINT ACCOUNT

I have been asked to rule if a joint account was part of the estate of a testator, and my ruling was that such an account is not part of the estate and that fees were not payable to the Surrogate Registrar on this part of the estate.

RE ESTATE OUTSIDE ONTARIO — FEES ON

A person died in the State of Michigan. He was domiciled in that State at the time of his death. He owned some Dominion of Canada bonds which were deposited in his safety deposit box in the State of Michigan. I was asked for the purpose of grant in Ontario should these bonds be included in the assets as forming part of the Ontario property. I ruled that the bonds could not be included in the assets of the property in Ontario, and I also stated that even if the testator had been domiciled in Ontario at the time of his death, still these bonds would not form part of his Ontario estate.

RE JUDGMENT — ENTRY OF — FEE FOR

I have been asked what is the proper fee where the Judgment of the Appellate Division has been settled by the Registrar in Toronto, and signed and entered in that city, and then under the Rules the Judgment is entered by the Local Registrar. My ruling was:

I have given the matter careful consideration, and I note that under Rule 525 "every judgment by which a judgment is . . . varied . . . shall in addition to any other entry thereof be entered in the office where the original judgment or order is entered". It is, therefore, clear that the judgment in your case must be entered in Napanee, as well as entered in Toronto, but the fee for entering the judgment is only ten cents per folio, while the fee for settling the judgment is two dollars. You should, therefore, have paid two dollars and fifty cents to the Registrar in Toronto and thirty cents to the Registrar in Napanee.

SHERIFFS

RE POSTING NOTICES — FEE FOR

I have been asked what is the proper fee payable to the Sheriff where he makes several trips to post notices re the sale of an article seized by him. My ruling was as follows: A Sheriff is entitled to mileage for going out to make a seizure and also for actually selling, provided the articles are not removed to his office. He is not entitled to mileage for posting notices, as the legal place to post such a notice is in his own office.

RE SPECIAL RETURNS — FEE FOR

I have been asked as to whether a Sheriff should charge a fee for his return to the Government of particulars for the information of the Minister of Immigration, and I ruled that the Province of Ontario would not pay for any returns, unless the returns were sent in pursuant to an Ontario Statute.

RE SERVICE — SHERIFF'S FEE FOR

I have been asked as to the proper fee chargeable by a Sheriff in effecting service, and I have ruled that a Sheriff was entitled to only one fee for service in each Action, although several papers were served in such Action at the same time.

RE EXECUTION — RAISING TEMPORARILY ON THE INSTRUCTIONS OF THE
PLAINTIFF'S SOLICITOR

I have been asked if a Sheriff can raise an execution for a period, so that he may be able to give a clear Sheriff's certificate. My ruling was as follows:

The usual practice is to permit the plaintiff's solicitor to withdraw the execution filed in the Sheriff's office for a period of, say, fifteen minutes. The Sheriff marks on the execution the exact hour of its delivery up, then gives his certificate that there are no executions against the lands in his office, and when the execution is returned to him, marks the exact time of the return of the execution.

There has been no decision regarding the necessity of having the execution renewed by the Clerk of the Court. On the other hand, the usual practice has been not to demand this renewal, but merely to take in the execution as above mentioned.

COUNTY AND DISTRICT CROWN ATTORNEYS AND
CLERKS OF THE PEACE

RE DUTIES

I have been asked to state the duties of a Clerk of the Peace, and replied as follows:

As Clerk of the Peace you should take charge of all Naturalization petitions which are received through your office, and post them up in your office for the specified time required by law, and at the Sittings of the Supreme Court or at the General Sessions of the Peace, the applicants are called before the Judge by you, and the Judge submits them to the necessary questions before he passes them on for receiving their certificates. When their certificates are received, they should again appear at your office and take the prescribed Oath of Allegiance.

As Clerk of the Peace and Clerk of the Sessions, you should attend, and along with the Judge and other members of the Board, pass the necessary minutes, such as the Schedule of the Division Courts throughout the County, appointments of any County Constables, together with their dismissals, and you should also sit in with them in respect to the selection of jurors.

At the General Sessions of the Peace you have complete charge of the conduct of the Court, with, of course, the assistance of the Judge. This involves your duties as Crown Attorney, and you have to swear in the Grand Jury and be with them in the Grand Jury Room, and present any Bills which may be found against any accused who is up for trial. When the Bills are presented, it is your duty, of course, to proceed with the case to trial, and, in addition thereto, you have to swear in both the Grand Jury, the Petit Jury, and all the witnesses, as well as prosecute the case, and deliver the necessary addresses to the Jury.

As Clerk of the Peace you also have to keep your eye on the general conduct of the Administration of Justice throughout the County. There is not much more than the above, with the exception, of course, of the keeping of all the Minutes of the General Sessions and attending at the Board of Audit of Criminal Accounts. The accounts all have to be signed by you and vouchers signed before the Treasurer issues any cheques for the payment of these accounts.

INDEX

A	PAGE
Administration Branch, Osgoode Hall	10
Appellate Division, Osgoode Hall	11
Appointments	70-71
Affidavit under Land Transfer Tax Act	75
Assignment for benefit of Creditors—Necessity for Seal	77
Assignment of Book Debts Act—Necessity for Seal	79
B	
Bankruptcy, Registration of Assignment	74
C	
Change of Venue—Signing of Judgment	79
Crown Attorney's Financial Statement	14-31
Commuted Crown Attorneys' Statement	32
Crown Rights re Soldiers' Settlement Board	74
Correct Signature Required Under Registry Act	75
Conditional Sales Act	76
Consent of Provincial Treasurer Before Registration of Final Order of Foreclosure	76
Changing Original Plan—Filing of	78
D	
Division Courts—Financial Statement	46-56
Depositing Plan Under Highway Improvement Act	75
Discharge—Registration of—Production of Original	76
Dower of Wife—Tax Deed	77
Duties Under Mortgagors and Purchasers' Act	79
Dower Act—Judges' Fees	80
Duties of a Crown Attorney and Clerk of the Peace	81
E	
Earnings of Office—Distinct From Receipts	79
Entry of Judgment—Fee For	80
Execution—Raised Temporarily by Sheriff	81
F	
Financial Statement, Sheriffs, Etc.	14-31
Financial Statement, Registrars of Deeds	34-37
Financial Statement, Land Titles Offices	40-43
Financial Statement, Division Courts	46-56
Financial Statement, Police Magistrates	58-63
Fees on Estate Outside Ontario	80
Fee re Tax Searches	74
Fee for Filing His Pendens	74
Fee for Search Under Old Age Pensions Act	75
Fee for Notice of Pension	75
Fee for Registering Conveyance in Two Municipalities	77
Filing of Plan—Consent by Lessee, Under Gas Lease	77
Fee for Filing Lien Notes	79
Fee for Entry of Judgment	80

INDEX—*Continued*

	PAGE
H	
Highway Improvement Act—Depositing Plan	75
J	
Juvenile Courts—Statement re	66-68
Judgment—Change of Venue	79
Judges' Fee Under Dower Act	80
L	
Local Registrars, Etc., Financial Statement	14-31
Land Titles Offices Financial Statement	40-43
Land Transfer Tax Affidavit	75
Lien Notes—Fee for Filing	79
M	
Master's Office, S.C.O.	11
Mortgagors' and Purchasers' Relief Act	79
N	
Notice of Pension—Fee for	75
Notice of Power of Sale	76
O	
Observations, Etc., by Inspector	74-82
Old Age Pensions Act—Fee for Search	75
Original Plan—Filing of and Changing	78
P	
Police Magistrates' Financial Statement	58-63
Power of Sale, Notice of	76
Plan—Filing of—Consent by Lessee Under Gas Lease	77
R	
Registrars of Deeds, Financial Statement	34-37
Registration of Discharge—Production of Original	76
Registering Conveyance in Two Municipalities—Fee for	77
S	
Surrogate Clerk, Osgoode Hall	10
Sheriffs, Etc., Financial Statement	14-31
Seizure of Mortgage by Sheriff	74
Soldiers' Settlement Board—Crown Rights	74
Signature—Required Under Registry Act	75
Seal—Necessity for—Assignment for Benefit of Creditors	77
Surrogate Fees—Responsibility of Solicitor for	80
Sheriffs' Fee for Posting Notices	81
Sheriffs' Fee for Effecting Service	81
T	
Tax Searches	74
Tax Deed—Dower of Wife	77

Fifty-Fifth
ANNUAL REPORT
OF THE
Superintendent of Insurance
FOR THE PROVINCE OF
ONTARIO
1934
(Business of 1933)

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
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1934



DEPARTMENT OF INSURANCE

TO THE HONOURABLE A. W. ROEBUCK, K.C., M.P.P.,
Minister in Charge of the Department of Insurance.

I have the honour to submit herewith the Fifty-fifth Annual Report of the Superintendent of Insurance for the year 1934 (business for the year ended December 31st, 1933). This report includes in Divisions II and IV the amended Preliminary Tables respecting 1933 business as printed under date May 15th, 1934.

The Report is arranged in five divisions, in addition to an index, including all insurers licensed to carry on business in Ontario and classes of insurance for which authorized, as follows:

- I. Annual Statements.
- II. Annual Statement Abstracts.
- III. Movement of Securities.
- IV. Statistical Tables.
- V. Appendices.

The first division, entitled "Annual Statements," contains extracts from the Annual Statements filed with the Department by all licensed insurers arranged alphabetically by class of insurer. Insurers registered under The Canadian and British Insurance Companies Act, 1932, or The Foreign Insurance Companies Act, 1932 (Dominion Acts), have been required to file only Modified Statements summarizing their assets and liabilities and showing their underwriting experience within the Province only with the Department and this skeleton information only has been included in this report.

Division II, entitled "Annual Statement Abstracts," contains tabulated summaries showing the financial condition of all insurers not registered under the above mentioned Dominion Insurance Acts. In case of any discrepancy between any figures shown in this division and those shown in Division I with respect to any particular insurer, the figures included in Division I should be understood to prevail.

Division III, entitled "Movement of Securities," shows for Ontario companies (except purely mutual fire insurance corporations) the details of stocks, bonds and debentures purchased, sold or matured during 1933.

Division IV, entitled "Statistical Tables," shows in tabular form the premiums and losses of and other information pertaining to all licensed insurers, except mutual benefit societies.

Division V includes, as "Appendices," certain miscellaneous information and a review of insurance legislation enacted at the 1934 session of the Legislative Assembly of this Province.

LIFE INSURANCE

Forty-six companies were licensed during 1933 to transact life insurance in Ontario. Their premium income on Ontario business amounted to \$86,684,591.06, a decrease of less than one-half of one per cent. from 1932. In dollars this amounts to about \$382,000 which compares very favourably with the decrease of about two million dollars in premium income during 1932 as compared with 1931.

Disbursements to Ontario policyholders amounted to almost seventy-two million dollars, an increase of 5.3 per cent. over 1932. A comparative summary of premium income and disbursements for 1931, 1932 and 1933 is given below:

	1933	1932	1931
Net Premium Income:			
Assurances { Ordinary.....	\$62,891,274 02	\$64,880,213 06	\$66,865,792 92
{ Industrial.....	16,444 014 88	17,974,326 71	17,930,437 72
{ Group.....	2,151,290 41	2,308,631 05	2,261,038 57
Annuities.....	5,198,011 75	1,903,560 18	2,017,806 58
Totals.....	\$86,684,591 06	\$87,066,731 00	\$89,075,075 79
Disbursements to Policyholders:			
Death claims.....	\$18,019,371 55	\$17,300,516 98	\$17,737,880 69
Matured endowments.....	5,619,167 95	4,848,305 54	4,928,129 81
Surrender values.....	33,262,640 48	29,799,496 32	20,058,392 41
Dividends.....	13,329,875 70	14,880,879 10	16,199,460 94
Other payments.....	1,768,379 56	1,561,612 18	1,360,955 94
Totals.....	\$71,999,435 24	\$68,390,810 12	\$60,284,819 79

New business issued in Ontario during 1933 amounted to \$310,492,120, a decrease of 10.2 per cent. from 1932 which is also a favourable decrease when compared with the 15.3 per cent. decrease in new business issued in Ontario during 1932 as compared with 1931. Total business in force in Ontario at the end of 1933 was \$2,681,329,201 which represents a decrease of 2.1 per cent. from the previous year. Deductions from business in force during the year consisted of \$19,222,792 by death, an increase of 7.8 per cent.; \$5,670,468 ceased by maturity, an increase of 10.8 per cent.; and \$435,597,626 by other deductions consisting largely of policies terminated by surrender or lapse, a decrease of 0.5 per cent., as compared with 1932 in each case.

FRATERNAL INSURANCE

Thirty-seven fraternal societies held licenses as at the end of the year to transact life insurance in Ontario. This number includes eight municipal pension fund societies, which, although authorized to pay death benefits, do not issue mortuary certificates. The premium income and disbursements respecting Ontario business for 1933, according to class of fund, are as follows:

	Premiums (including dues)	Disbursements
Mortuary Fund.....	\$2,060,643 87	\$2,770,933 30
Sick and Funeral Funds.....	164,127 25	147,589 88
General Fund.....	261,580 62	325,138 33
Other Funds.....	381,231 41	267,088 42
Total.....	\$2,867,583 15	\$3,510,749 93

The amount of mortuary certificates in force at the end of 1933 was \$89,393,323, which is a decrease of 5.1 per cent. from the amount at the end of 1932.

FIRE INSURANCE

Three hundred and thirty companies had licenses to transact fire insurance in Ontario during 1933. Premiums earned and losses incurred for the various classes of insurers defined by the Act are tabulated below, together with comparable figures for 1932. The experience of each insurer is shown in Table XI of Division IV of this report.

	1932			1933		
	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned	Net premiums earned	Net Losses incurred	Ratio net losses incurred to net premiums earned
	\$	\$	%	\$	\$	%
Joint Stock.....	15,846,423 20	9,565,944 18	60.37	14,216,963 32	7,162,581 82	50.38
Mutuals:						
(a) Farmers' Mutuals.....	2,236,457 23	1,766,050 68	78.97	1,811,993 49	1,475,427 12	81.43
(b) Associated New England Factory Mutuals*.....	684,404 25	190,138 18	27.78	751,863 75	66,939 29	8.90
(c) Other Mutuals.....	746,073 50	406,424 02	54.47	752,148 18	281,117 48	37.37
Cash Mutuals:						
(a) Without share capital.....	1,424,122 10	948,533 58	66.60	1,469,193 06	839,360 79	57.13
(b) With share capital.....	99,971 81	58,671 73	58.69	110,812 62	49,945 49	45.07
Reciprocal Exchanges.....	297,643 57	718,870 66	241.52	233,861 07	110,475 98	47.24

*Column headings for these companies should read: Net premium deposits earned; Net losses incurred; Ratio of net losses incurred to premium deposits earned.

AUTOMOBILE INSURANCE

Companies licensed to transact automobile insurance in Ontario at the end of 1933 numbered 168. The premiums and losses of each company are shown in Table XII of this Report. Net premiums written during 1933 amounted to \$6,462,809, a decrease of 17 per cent. from 1932. Losses incurred amounted to \$3,551,142, a decrease of 7 per cent. from the previous year. A comparison of premiums written and losses incurred and loss ratios with the figures of the seven preceding years is as follows:

	Net premiums written	Net premiums earned	Net losses incurred	Ratio of net losses incurred to net premiums earned
	\$	\$	\$	%
1926.....	3,743,532	3,657,994	2,037,903	55.7
1927.....	4,643,948	4,295,003	2,835,352	66.0
1928.....	6,280,675	5,670,656	3,603,260	63.5
1929.....	8,324,146	7,520,896	4,314,383	57.4
1930.....	9,361,901	8,934,508	4,378,698	49.0
1931.....	8,830,502	8,968,620	4,601,104	51.30
1932.....	7,769,765	8,017,672	3,805,268	47.46
1933.....	6,462,809	6,904,414	3,551,142	51.43

The figures shown in the foregoing table afford a rough indication of the underwriting experience of the companies in the aggregate from the standpoint of the shareholders or members of the several companies; they do not indicate the reasonableness of the premium rates shown in any particular manual of rates or charged by any particular company because a substantial minority of the business is written by "unassociated companies" at "non-tariff rates" and otherwise at special rates for special risks.

Loss-Cost Experience

The automobile insurance loss-cost experience in the province continues to be filed by insurers monthly with the statistical agency designated pursuant to Section 69a of *The Insurance Act* (the Canadian Automobile Underwriters' Association).

On January 16th, 1934, the statistical agency was instructed to tabulate the automobile insurance data in Ontario of all insurers transacting such business for calendar year 1933 transactions in respect of 1932 and 1933 policy years, and for the first six months of calendar year 1934 transactions in respect of policy year 1933. Such tabulated results directed to be compiled were subsequently filed with the Department. Development factors to reduce the 1933 incomplete policy year experience (valued as of June 30th, 1934) to a complete policy year basis were approved by the Department on September 4th, 1934. On August 31st, 1934, further instructions were issued to the statistical agency relative to the preparation of exhibits containing automobile loss-cost indications directed to be developed from the tabulated results of the complete policy years 1930, 1931 and 1932, and the incomplete policy year 1933 (valued as of June 30th, 1934) experience. These exhibits were received on November 14th, 1934, and are published in part in Appendix VIII to this report.

Automobile Insurance Premium Rates

Sections 274, 275 and 275a of the Act providing for government regulation of automobile insurance premium rates are not in force. Insurers and rating bureaux are not even required to file their schedules of rates with the Department. Nevertheless by analysis of the loss-cost experience data filed pursuant to Section 69a the Department is in a position at all times to report to you upon the reasonableness of automobile insurance premium rates fixed or charged in the province. The province of Ontario alone among all provinces and states in Canada and the United States has complete loss-cost experience data for the automobile insurance business transacted in the province since January 1st, 1927, by all insurers, stock and mutual, tariff and non-tariff, on the approved

policy year plan. In recent years the province of Manitoba and Saskatchewan have commenced to require the compilation of similar data respecting automobile insurance in their respective jurisdictions.

A tabular digest of automobile insurance premium rates charged in the province by the associated insurers since April 1st, 1928, is contained in Appendix IX to this report. Any qualified actuary is competent to compare the premium rates shown in Appendix IX with the loss-cost data included in Appendix VIII. Detailed figures may be obtained on application to the statistical agency or the Department.

Standard Forms

On page ix of my 1932 Report reference was made to the enactment by Ontario in 1932 of The (Automobile) Insurance Act, 1932, which came into force September 1st, 1932, and to the enactment and coming into force of this legislation in all other provinces of Canada except Quebec. Reference was also made to the provision requiring the approval by the Superintendent of all forms of automobile policy proposed to be used in each of the several provinces and to the formation of a Committee of Underwriters to consider and recommend the "Standard Forms" and any variations, omissions or additions thereto, and also to the formation of a Standing Committee on Automobile Insurance Forms, consisting of the Superintendents of Insurance of the provinces of Ontario, Manitoba and British Columbia, and empowered to approve and promulgate Standard Forms from time to time on behalf of all provinces. Further reference to this matter appears on page vii of my 1933 Report.

At the 1934 Superintendents' Conference held at St. John, N.B., two Reports on this subject were presented. The first was the Report of the Standing Committee on Automobile Insurance Legislation which included proposed amendments to the Uniform Act for 1935 and the second, a Report of the Standing Committee on Automobile Insurance Forms which was adopted without change. A number of proposed changes to the Uniform Automobile Insurance Act have been recommended by the Superintendents of Insurance for enactment in 1935.

The Committee of Underwriters which recommended the original "Standard" automobile insurance forms for approval was reorganized in November, 1932, October, 1933, and November, 1934. The Committee consists of nine insurer members and it was decided that one-third should retire each year in order to give the various insurance offices an opportunity to participate in the work. The forms recommended as "Standard Forms" by the Committee of Underwriters to date and adopted by the Superintendents of Insurance are tabled in Appendix VII to this Report.

The Committee of Underwriters invited to carry on the work of considering and recommending variations, omissions and additions to the "Standard Forms" for the 1934-35 season is composed of the following members:

- P. H. Horst (Toronto General Insurance Company)
- R. J. Bastedo (London Guarantee & Accident Company Limited)
- H. L. Kearns (American Automobile Insurance Company)
- S. G. Reid (Employers Liability Assurance Corporation, Limited)
- H. H. Garratt (Dominion Fire Insurance Company)
- E. M. Hill (Dominion of Canada General Insurance Company)
- Vance Smith (Lumbermens Mutual Casualty Company)
- R. Atkinson (Hartford Accident & Indemnity Company)
- O. C. Bentley (General Accident Assurance Company of Canada)

CASUALTY AND MISCELLANEOUS INSURANCE

(OTHER THAN AUTOMOBILE)

The following table shows premiums and losses in Ontario for 1933 for the various casualty lines of insurance:

Class of Insurance	Net premiums written		Net premiums earned		Net losses incurred		Ratio of net losses incurred to net premiums earned
	\$	c.	\$	c.	\$	c.	%
Accident	1,151	511 33	1,173,365	49	508,344	40	43.32
Accident and Sickness combined.....	859,196	74	869,741	45	537,142	55	61.76
Aviation	7,009	63	7,849	43	1,290	80	16.44
Bond	1,393	93	1,036	36			
Burglary.....	392,322	59	422,914	16	164,231	08	38.83
Credit	95,155	79	108,432	69	76,358	30	70.42
Explosion	2,620	49	2,301	32	212	59	9.24
Forgery.....	33,045	57	47,144	15	24,742	94	52.48
Guarantee.....	832,131	80	864,338	75	418,074	54	48.37
Hail	70,234	45	70,216	85	40,956	28	58.33
Inland Marine.....	113,481	30	109,470	85	101,315	65	92.55
Inland Transportation.....	528,793	83	524,844	71	167,784	66	31.97
Liability	794,063	13	783,082	43	364,067	00	46.49
Live Stock	18,482	30	19,643	66	19,898	17	101.30
Ocean Marine	280,333	12	274,843	17	124,458	83	45.28
Plate Glass.....	211,396	68	214,047	77	90,126	63	42.11
Property	114,711	12	157,758	17	57,605	17	36.51
Sickness	462,204	81	487,460	96	322,663	08	66.19
Steam Boiler.....	224,516	06	218,628	60	7,428	07	3.40
Weather.....	103,430	14	103,534	22	113,697	01	109.82
Total.....	6,296,033	81	6,460,655	19	3,140,397	75	48.61

As compared with 1932, net premiums written show a decrease of \$398,308.37 or 5.9 per cent. The loss ratio on the basis of losses incurred to premiums earned was 48.6 per cent. as compared with 47.3 per cent. for the previous year.

GUARANTEE COMPANIES APPROVED FOR COURT PURPOSES, ETC.

Since the date of the last Annual Report the guarantee bonds of The Pearl Assurance Company, Limited, have been approved by Order-in-Council dated the 7th day of March, 1934, for acceptance in lieu of personal or private suretyship prescribed or required by The Guarantee Companies Securities Act, or The Judicature Act, or The Public Officers Act, or any other similar Act of the Province of Ontario.

LLOYD'S

Attention is directed to Appendix VI wherein is included (a) copy of an Order-in-Council dated the 29th day of November, 1934, directing the issue of license to the Non-Marine Underwriters, Members of Lloyd's, London; (b) copy of application for license; (c) copy of license as issued; and (d) copy of press statement issued by the Prime Minister with respect to the licensing of Lloyd's in Ontario.

FARMERS' MUTUAL FIRE INSURANCE

The 1933 Abstract Tables of the sixty-eight companies of this type, including assets, liabilities, receipts and expenditures, are shown on pages 100 to 107 of this Report; their individual loss ratios are on page 362; and data respecting their aggregate resources, receipts and expenditures, and cost of insurance for the years 1901 to 1933, inclusive, is shown on pages 350 to 353. The latter tables were this year entirely revised.

Since the exceptionally bad year of 1931 the loss experience of the farmers' mutual companies has steadily improved. Net losses paid amounted to \$2,233,922.62 in 1931; to \$1,805,753.28 in 1932; and decreased to \$1,506,306.54 in 1933. Net losses incurred were \$2,387,618.78 in 1931, \$1,765,205.19 in 1932, and decreased to \$1,475,427.12 in 1933, a drop last year of \$289,778.07, or 16.4 per cent. Cost of management decreased slightly to \$311,157.29. The cost of insurance in terms of cents per \$100 of the average net amount at risk during the year similarly decreased from 45.5c in 1931 and 34.4c in 1932 to 31.9c in 1933, which was one cent below the 1929 cost, but still considerably above the normal range of twenty to twenty-five cents. The aggregate loss ratio of all companies combined dropped from 87.91 in 1932 to 81.43 in 1933.

Indications to date in 1934 point toward a further decrease in losses and the cost of insurance, a considerable decrease in the number and amount of barn fires so far this year being partly offset by a sharp increase in the number and amount of fires in rural dwellings.

Turning to income, net receipts from cash payments or instalments thereof, interest on investments, and other sources (except assessments) also showed a decrease from approximately \$1,834,000 in 1931 to approximately \$1,590,000 in 1932. But in 1933, despite a decrease of nearly \$30,000,000 (5.2 per cent.) in the net amount of insurance in force, rate adjustments and increased collections of arrears produced an increase of about \$62,000 in the amount of net cash receipts (other than from assessments), which was slightly over \$1,652,000. Earned income (apart from assessments) decreased in approximate figures from \$1,840,000 in 1931 to \$1,729,000 in 1932 and to \$1,704,000 in 1933. Ordinary net earned income was, therefore, insufficient to meet net incurred losses and management expenses by amounts of \$888,000 in 1931, \$355,000 in 1932, and \$51,400 in 1933; or, in terms of cents per \$100 of the average net amount of insurance in force during the year, by 15c in 1931, 6c in 1932, and 1c in 1933.

The above amounts are aggregate figures, of course, being made up of a combination of the experience of companies where net ordinary income exceeded net incurred loss and management costs with that of companies where net ordinary income was less than incurred loss and management costs. In the former, surplus was increased; in the latter, surplus was decreased. Where surplus was low or had become a deficit and losses were exceptionally heavy, it was necessary for the company to levy a special assessment on premium notes held to maintain liquidity. In 1931, nine companies levied \$515,000; in 1932, eleven companies levied \$366,000; and in 1933, eight companies levied \$152,000. To date in 1934, three companies have levied \$83,000.

Aggregate surplus of all the companies decreased about \$375,000 in 1931, held steady at \$658,000 in 1932 and increased \$58,000 to \$716,000 as a result of 1933 operation. In each of these years, a substantial amount of instalments and assessments was written off as uncollectible.

From a liquidity point of view, the year-end excess of cash and liquid assets over outstanding losses and borrowed money decreased from about \$1,980,000 at the end of 1930 to \$1,305,000 at the end of 1931, and \$1,267,000 at the end of 1932. This trend was checked in 1933, the aggregate liquidity figure increasing by \$42,000 to \$1,309,000 last year.

During 1930-1933, the total net amount of insurance held at risk by the farmers' mutual companies decreased from \$641,000,000 (1930) to \$634,000,000 (1931) to \$575,000,000 (1932) to \$546,000,000 (1933). The drop in 1931 was accounted for to the extent of \$7,800,000 by reinsurance of the Osgoode and Nichol companies; and the reinsurance of the Sydenham company in 1932 accounted for a further \$32,733,000 decrease. Of the remaining decrease of \$54,500,000 during these three years, a large proportion consisted of necessary policy reductions in line with reduced farm values. It was also due in part to the fact that some of the companies' members became unable to continue to carry fire insurance, or were not acceptable as risks. Moreover, some shifting of risks to and from other types of insurers occurred.

In line with the above, total net unassessed residue of premium notes held by the companies decreased from \$15,694,000 at the end of 1930 to \$15,278,000 at the end of 1931, \$13,735,000 at the end of 1932, and \$12,996,000 at the end of 1933. The change last year from reinsurance "on the premium note plan" to reinsurance "on the cash plan" did not affect the aggregate total of premium note residue.

The summary of outstanding features of the experience of the companies since 1930 which I have given indicates that these have been difficult years. Nevertheless, of the sixteen companies authorized at the end of 1930 under Section 106 (2) of The Insurance Act to undertake contracts of insurance on "agricultural property other than brick, stone or concrete dwellings" at rates less than the minimum prescribed by that Section (80c per \$100 of risk for three years if paid in advance; 90c per \$100 of risk for three years if paid in equal annual instalments), thirteen continue to be so authorized at the present time. They are the following: Culross, Downie, Dunwich, Hay, Hopewell Creek, Lobo, London Township, McGillivray, Nissouri, South Easthope, Usborne and Hibbert, Walpole, and Westminster. Four of these insurers write at a uniform rate of 25c per \$100 per year; five at 20c; one at 18c; one at 15c; and two write at rates graduated according to the risk, the rate on an unrodded barn in the case of the Culross being 28c, and in the case of the Walpole being graduated from 30c to 36c. That is, these two companies with large surpluses are wisely keeping the rates on their extra hazardous risks up, even though authorized to write them at less than minimum rates prescribed by the Act.

It should be kept in mind that most of the other fifty-five companies, although they are charging rates as high as or higher than prescribed by the Act on barns and frame dwellings on farms (and contents thereof), use a scale of rates more or less graduated in accordance with the risk insured. In this connection, the Mutual Fire Underwriters' Association is this year making a start toward obtaining classified income and loss experience data. While some of the companies authorized to charge low rates still use a uniform rate on all risks, an increasing majority of them, in fairness to their members, have been endeavouring to adjust their rates so that the income is being obtained from the classes of risks where most of the losses have been occurring.

Loss experience having improved in 1934 to date, pressure will no doubt be brought to bear on the directors of some companies to lower rates. The difficulties of 1930 to 1933 ought to be the most eloquent argument possible for the necessity of building up and maintaining an adequate surplus to provide for any recurrence of such excessive loss cost. As regards approval of "less than minimum rates," the attitude of the Department was set out on page vii of the letter preceding my 1926 Report. Since then, I have several times considered recommending that the provisions of subsection 2 of section 106 of The Insurance Act be amended by increasing the amount of cash surplus required to qualify for approval of less than minimum rates from 25c per \$100 of the total amount at risk to 50c per \$100 of the total amount at risk; or by providing that, in addition to the present surplus requirement, twice the average of the company's net losses during the preceding ten years be required. However, up to the present the companies have realized the necessity for maintaining stability of rates, and have not applied for approval of reductions below the statutory minimum until surplus adequate to ensure maintenance of the reduced rate for a reasonable period has been accumulated. I would regret to be forced to recommend additional statutory surplus requirements for all companies by reason of any one company reducing its rates on "agricultural property other than brick, stone or concrete dwellings" below the statutory minimum on the basis of a surplus of a mere 25c per \$100 of the total amount at risk.

In connection with the above, the method of calculating the amount of surplus adequate to justify a reduction in rates on such risks below the statutory minimum has been modified to some extent. Hitherto, 25c per \$100 of the "total" amount at risk was used as a basis of the statutory surplus requirement; it is now proposed to base this calculation on the "net" amount at risk. Furthermore, the extra two years' provision for losses recommended by the Department was formerly calculated as twice the average of the gross annual losses of the preceding five years. It is now calculated as twice the average of the net annual losses of the preceding ten years. The term of loss experience has been extended to ten years in order to obtain a fairer average annual loss figure, the abnormally heavy loss cost of 1930 to 1932 being offset by the favourable experience prior to 1930.

One of the most encouraging features of the existing situation respecting these companies is the increasing degree of uniformity in underwriting practice among them. Moreover, indications are not lacking that the directors of at least some of the companies are placing more emphasis than formerly on one of the most essential features of the business of any mutual fire insurer—education in fire prevention.

RE LICENSING OF INSURANCE AGENTS

During the license term ending September 30th, 1934, approximately 9,200 life insurance and 7,200 other than life insurance agents were licensed under the Agents' Qualification Law. These figures are slightly less than those for the preceding license term, as published in the Report for 1932.

The Advisory Board, which functions under Section 256 (9) of the Act, held twenty-two meetings for the purpose of considering other than life applications. Two hundred and twenty-seven cases were heard by the Board, including applications for license and renewal of license and requests for revocation or cancellation of license. Of this number fifty licenses were granted while thirty

applications were withdrawn by the companies which had recommended the said applications and thirty-eight by the applicants; ninety-nine applications were declined by the Superintendent upon the recommendation of the Board.

The Advisory Board held only one meeting during the same period to consider cases relating to life insurance. Only one case was considered by the Board which was that of an applicant for revival of license whose license had been suspended through the termination of his agency for cause by the company which had recommended his application for license for that term. As pointed out in preceding Reports doubtful applications and complaints respecting life insurance agents and their licenses are first referred to a Joint Committee, representing the Canadian Life Insurance Officers' Association, the Life Agency Officers' Association and the Life Underwriters' Association of Canada. This Committee reviews these applications and complaints with the parties and companies interested and in almost every case the matter is satisfactorily disposed of by it without the intervention of the Statutory Advisory Board. Only in cases where a doubtful application or complaint cannot be settled "out of court" as it were, by the Joint Committee, is it referred to the Advisory Board.

There were no prosecutions under the Act during the period covered by this Report.

INSPECTION OF COMPANIES

Since the publication of my last Report the Inspection Branch of the Department has been considerably strengthened. Mr. E. A. Fluker, who was for some years an officer of a large trust company, has joined the staff as an Assistant Inspector responsible primarily for loan companies. Mr. J. K. Punchard, C.A., was appointed more recently as a Special Inspector, after several years professional experience and has been engaged chiefly in assisting in the inspection of loan and trust corporations. Mr. T. C. Tinline also has joined the staff in the capacity of Inspector of mutual benefit societies. These additions to staff have been modified by the retirement on superannuation of Inspector W. A. Cork, after a lengthy period of public service.

The responsibility directly imposed upon the Superintendent of Insurance under the Insurance Act and upon the Registrar of Loan Corporations under the Loan and Trust Corporations Act is a heavy one. It is important that you and the public should know exactly how it is discharged. The Insurance Act particularly gives certain discretionary powers to the Superintendent as to what companies he should inspect and when; the Loan and Trust Corporations Act gives no discretion in this matter. You should know that the inspection staff is not now, and never has been, adequate to discharge fully the literal requirements of the Acts with respect to company inspections.

Section 16 of the Insurance Act provides that "the Superintendent shall visit personally, or cause a duly qualified member of his staff to visit, *at least annually*, the head office or chief office in Ontario of every licensed insurer other than a mutual benefit society having less than three hundred members, and an insurer as to which he adopts the inspection of some other government." You should know that as Superintendent I always "adopt the inspection" of insurers registered under Dominion insurance statutes; that I rely largely upon the inspection of the Quebec government of provincial insurers domiciled in that province and carrying on business in Ontario; that regular inspections have not

been made of the so-called New England Factory Mutual Fire Insurance Companies domiciled chiefly in Massachusetts and Rhode Island, with respect to which the inspection of their local state governments have been largely adopted; and that it has not proved possible to inspect all the sixty-nine Ontario mutual fire insurance companies and the thirty-five Ontario mutual benefit societies having more than 300 members, every year. Assuming that you approve the exceptions or exemptions above indicated and believe that the public interest is being reasonably served and that the requirements of the Insurance Act are being sufficiently met, I am of opinion that the inspection of insurance companies in this province is now on a reasonably satisfactory basis.

In the loan and trust company field (and it is necessary to discuss the inspection of these companies simultaneously with the inspection of insurance companies because the work is undertaken by the same staff under the same Chief Inspector) the situation is that there are twenty-seven loan and trust corporations incorporated by Ontario with head offices situate in the province, not licensed under Dominion insurance statutes, and seventeen other loan and trust companies, *i.e.*, licensed at Ottawa or with head offices in other provinces, carrying on business in the province. You should know that our staff has been adequate to inspect, and has inspected, all the companies with head offices in Ontario not registered at Ottawa, but that it has not been possible to inspect, and we have not inspected, companies registered at Ottawa and companies with head offices in other provinces, not registered at Ottawa, carrying on business in Ontario. Section 148 of the Loan and Trust Corporations Act reads in part: "The Registrar shall visit personally or cause a duly qualified member of his staff to visit *at least once annually* the head office of *each* corporation registered under this Act . . ." There is no discretionary provision with respect to the acceptance of the inspection of some other government comparable to the above-quoted provision in the Insurance Act. Such a discretion has, however, been assumed in order to avoid duplicating the efforts of the Dominion and of other provinces involved. Thus no detailed inspections are being made of the affairs of loan and trust companies carrying on business in Ontario which are licensed at Ottawa or which have their head offices located in other provinces. While it would seem reasonable that the Department should function in this way and rely upon the inspection of the other governments more directly interested, it should, in my opinion, be within your knowledge and be a matter of public record that it does so function.

It may be added, with reference to both insurance and loan and trust companies, that all such companies file an annual return with the Department whether or not they are registered or licensed at Ottawa and that our staff undertake to check these returns, and by correspondence and interviews with ranking executive officers of the companies involved, endeavour to ascertain their true and correct financial condition in order that the same may be fully recorded in the Annual Reports of the Department. You will understand, therefore, that while our staff is not adequate to inspect the affairs, for example, of the loan and trust corporations licensed at Ottawa or of provincial companies with head offices in other provinces, we have examined their annual returns carefully and have taken steps to seek further explanation of particular items and have urged such courses of action especially with respect to Investment Reserves and such matters as have seemed advisable.

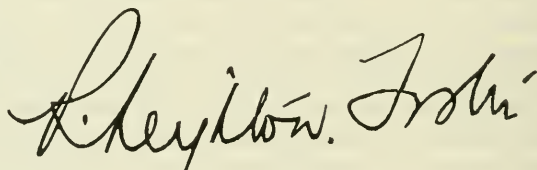
The Department has an excellent corps of inspectors. The only point to be borne in mind is that it is not adequate in numbers to cover the ground as

completely and regularly as the statute requires, in the case of the Loan and Trust Corporations Act, or contemplates, in the case of the Insurance Act. The exact situation has now been completely disclosed to you as it has been to your predecessors, and I assume you will give me any additional or other instructions you think proper.

VALUATION OF SECURITIES

This report includes as Appendix II the Report of the Standing Committee of the Association of Superintendents of Insurance of the Provinces of Canada on Valuation of Securities dated December 18th, 1933. A list of securities held by insurers showing values fixed in accordance with the basis described in the report was issued by the Association to insurers on January 16th, 1934. Companies filing detailed statements with the Department are required to show the book value and the market value of their securities. The term "book value" means the value at which the security is carried on the books of the insurer, e.g., purchase price or amortized value. The term "market value" means the values allowed by the Department and shown in the list of securities issued by the Association as heretofore described.

Where a company elects to amortize the value of its securities pursuant to subsection 8 of section 70 of the Insurance Act, such amortized values are shown in the statement, and in all cases where the book value, amortized or otherwise, is in excess of the market value in the Association List of Securities, the deficiency of market value under book value is indicated.



Superintendent of Insurance.

Parliament Buildings, Toronto,
December 1st, 1934.

CONTENTS

Preliminary Text.....	ii
Index and License Register.....	xvii

I.—ANNUAL STATEMENTS

(a) Joint stock insurance companies.....	1
(b) Mutual insurance corporations.....	99
I. Farmers' Mutuels—Fire (tables only).....	100
II. Farmers' Mutuels—Weather (tables only).....	108
III. Associated New England Factory Mutuels.....	110
IV. Other Mutuels.....	165
(c) Cash-Mutual insurance corporations.....	177
(d) Fraternal societies.....	191
(e) Mutual benefit societies.....	257
(f) Companies not within a, b, c, d and e.....	275
(g) Reciprocal or inter-insurance exchanges.....	281
(h) Lloyds.....	...
(i) Pension Fund associations.....	291

II.—ANNUAL STATEMENT ABSTRACTS

(respecting insurers other than mutual benefit societies, pension fund associations and insurers filing modified statements only pursuant to Section 70 (2) of the Act).

Assets and Liabilities; Income and disbursements, etc., by classes of insurers.....	301
---	-----

III.—MOVEMENT OF SECURITIES

Movement of Securities—Respecting Joint Stock and Cash Mutual insurers not licensed under the Dominion Insurance Acts.....	333
--	-----

IV.—STATISTICAL TABLES

Comparative summaries for Mutual fire insurance corporations not licensed under Dominion Insurance Acts:	
Table I—Assets, liabilities, amount at risk, etc. (1901–1933).....	350
" II—Receipts and expenditures, cost of management, etc., (1901–1933).....	351
" III—Cost of Insurance (1901–1933).....	352
" IV—Comparative summary of amounts at risk, premium notes, etc.; mutual business of Mutual and Cash Mutual Fire Insurance Corporations.....	353
Underwriting experience (premiums and losses) for year 1932 by classes of insurance, reported by all insurers operating in Ontario:	
Table V—Life Insurance Companies—Premium Income.....	354
" VI—Life Insurance Companies—Disbursements to Policyholders.....	355
" VII—Life Insurance Companies—Exhibit of policies.....	356
" VIII—Fraternal Societies—Premium Income and Disbursements to certificate holders.....	357
" IX—Fraternal Societies—Exhibit of Mortuary certificates.....	358
" X—Fraternal Societies—Exhibit of Certificates other than Mortuary.....	359
" XI—Fire insurance.....	360
" XII—Automobile insurance.....	366
" XIII—Casualty and miscellaneous insurance (other than automobile).....	369

V.—APPENDICES

I. Review of 1933 insurance legislation.....	385
II. Valuation of Securities.....	389
III. Unlicensed insurance placed by Special Insurance Brokers, 1933.....	392
IV. Head offices, principal offices, etc.: insurers incorporated by Ontario except Mutual Benefit Societies.....	394
V. Classification of Experience on Fire Risks (1928–32).....	400
VI. Licensing of Lloyd's, London (England).....	407
VII. Standard Automobile Policy Forms, etc.....	413
VIII. Automobile Loss Cost Experience.....	415
IX. Representative Automobile Insurance premium rates, 1928–34.....	425
X. Underwriters Agencies.....	429
XI. Brokers licensed for business with unlicensed insurers.....	429
XII. Guarantee bonds—List of insurers whose bonds are authorized by Order-in-Council for court and other special purposes.....	429

INDEX AND LICENSE REGISTER

INCLUDING LIST OF ALL INSURERS LICENSED TO CARRY ON BUSINESS
IN ONTARIO, AND CLASSES OF INSURANCE FOR WHICH
AUTHORIZED, AS AT DECEMBER 31st, 1933.*

By way of analysis, the following table indicates the number of insurers, by classes, authorized to transact each class of insurance as at 31st December, 1933:

Class of Insurance	A	B	C	D	E	F	G	H	I	
	Joint Stock	Mutuals	Cash Mutuals	Fraternal	Mutual Benefit	Miscellaneous	Reciprocal	Lloyds	Pension Fund Associations.	Total
Accident.....	84	4	..	1	..	..	..	..	..	89
Automobile.....	159	8	2	..	..	..	1	..	..	170
Aviation.....	10	..	..	..	..	..	..	..	..	10
Bond.....	..	..	..	..	..	..	..	..	..	..
Burglary.....	79	..	1	..	..	..	..	..	..	80
Credit.....	1	..	..	..	..	..	..	..	..	1
Explosion.....	161	29	1	..	..	..	..	..	..	191
Fire.....	201	106	7	..	..	2	12	..	..	328
Forgery.....	17	..	..	..	..	..	..	..	..	17
Guarantee.....	61	..	..	..	..	..	..	..	..	61
Hail.....	108	28	1	..	..	..	..	..	..	137
Inland Marine.....	35	..	..	..	..	..	..	..	..	35
Inland Transportation.....	89	..	..	..	..	..	..	..	..	89
Liability.....	51	..	..	..	..	..	..	..	..	51
Life.....	34	8	..	36	..	2	..	..	2	82
Live Stock.....	6	..	..	..	..	..	..	..	..	6
Ocean Marine.....	37	..	..	..	..	..	..	..	..	37
Plate Glass.....	77	1	1	..	..	..	..	..	..	79
Property.....	150	31	..	..	..	..	4	..	..	185
Sickness.....	71	3	..	1	..	..	..	..	..	75
Sick and Funeral Benefits.....	..	..	..	20	114	..	..	..	..	134
Steam Boiler.....	23	..	..	..	..	..	1	..	..	23
Weather.....	86	31	2	..	..	..	..	..	..	120

*See Index Addenda for lists of insurers newly licensed, withdrawn, or licensed for additional classes of insurance between January 1st, 1934, and date of this report.

N.B.—Insurers discontinuing the business of life insurance in Ontario and confining their business to the renewal from time to time of life insurance policies are not required to be licensed under The Insurance Act (Ont.). (Vide R.S.O. 1927, c. 222, s. 20).

INDEX AND LICENSE REGISTER

CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (Page No.)
1	Acadia Fire.....	Fire, Explosion, Hail and Property Insurance.....	3
2	Aetna Casualty and Surety.....	Guarantee and Automobile Insurance.....	3
3	Aetna Insurance of Hartford.....	Fire, Automobile, Inland Transportation, Hail, Explosion, Property, Inland Marine and Weather.....	3
4	Aetna Life.....	Life, Accident, Sickness and Liability Insurance.....	3
5	Agricultural.....	Fire, Weather and Property Insurance.....	4
6	Alliance Assurance.....	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Explosion, Hail, Inland Transportation and Property Insurance.....	4
7	Alliance Insurance of Philadelphia..	Fire, Automobile, Explosion, Hail, Inland Marine, Ocean Marine, Inland Transportation, Weather and Property Insurance.....	4
8	American Alliance.....	Fire, Automobile, Inland Transportation, Hail, Explosion, Weather and Property Insurance.....	4
9	American Automobile Fire.....	Automobile Insurance.....	4
10	American Automobile.....	Automobile.....	5
11	American Central.....	Fire, Explosion and Property Insurance.....	5
12	American Credit Indemnity.....	Credit Insurance.....	5
13	American Equitable.....	Fire and Explosion Insurance.....	5
14	American Home Fire.....	Fire, Explosion, Automobile, Inland Transportation, Hail, Weather and Property.....	5
15	American Insurance.....	Fire, Automobile, Hail, Explosion, Weather and Property Insurance.....	6
16	American Surety.....	Burglary and Guarantee Insurance.....	6
17	Anglo-Scottish.....	Fire, Explosion, Automobile, Hail, Plate Glass, and Property Insurance.....	6
18	Atlas.....	Fire, Explosion, Hail, Accident, Automobile, Burglary, Liability, Plate Glass and Inland Transportation Insurance.....	6
19	Automobile Insurance.....	Fire, Burglary, Inland Transportation, Inland Marine, Explo- sion, Property, Ocean Marine and Weather Insurance.....	6
20	Baloise Fire.....	Fire Insurance.....	7
21	Beaver Fire.....	Fire and Property Insurance.....	7
22	Bee Fire Insurance.....	Fire, Explosion, Hail, Weather and Property Insurance.....	7
23	Boiler Inspection.....	Steam Boiler, Liability and Property Insurance.....	7
24	Boston Insurance.....	Fire and Property Insurance.....	7
25	British America.....	Fire, Automobile, Inland Transportation, Burglary, Guarantee, Explosion, Accident, Sickness, Plate Glass, Liability, Prop- erty, Inland Marine, Ocean Marine, Hail and Weather Insurance.....	8
26	British Canadian.....	Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Inland Transportation, Plate Glass, Sickness, Steam Boiler, Liability, Property, Inland Marine, Ocean Marine, Weather and Hail.....	8
27	British Colonial.....	Fire, Explosion, Automobile and Property Insurance.....	8
28	British Crown.....	Fire, Explosion, Hail and Property Insurance.....	8
29	British Empire.....	Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Inland Transportation, Plate Glass, Sickness, Liability, Weather, Inland Marine, Ocean Marine, Property and Hail Insurance.....	9
30	British and European.....	Fire, Explosion, Hail and Property Insurance.....	9
31	British and Foreign Marine.....	Inland Transportation.....	9
32	British General.....	Fire, Explosion, Automobile, Hail and Property Insurance.....	9
33	British Law.....	Fire, Explosion and Automobile.....	9
34	British Northwestern.....	Fire, Accident, Sickness, Liability, Inland Transportation, Hail, Plate Glass, Burglary and Explosion Insurance.....	10
35	British Oak.....	Fire, Automobile, Explosion, Inland Transportation and Prop- erty Insurance.....	10
36	British Traders.....	Fire, Automobile, Inland Marine, Hail, Explosion, Ocean Marine and Property Insurance.....	10
37	Caledonian American.....	Fire, Explosion and Property Insurance.....	10
38	Caledonian.....	Fire, Explosion, Automobile and Property Insurance.....	10
39	California.....	Fire, Explosion and Property Insurance.....	11
40	Camden Fire.....	Fire, Explosion and Automobile Insurance.....	11
41	Canada Accident and Fire.....	Fire, Accident, Sickness, Automobile, Liability, Guarantee, Plate Glass, Steam Boiler, Property, Burglary and Explosion Insurance.....	11
42	Canada Life.....	Life Insurance.....	11
43	Canada Security.....	Fire, Hail, Automobile, Explosion, Plate Glass, Inland Trans- portation, Accident, Burglary, Guarantee, Sickness and Property Insurance.....	12
44	Canadian Fire.....	Fire, Automobile, Plate Glass, Hail, Burglary, Explosion, Guarantee, Live Stock and Property Insurance.....	12
45	Canadian General.....	Fire, Automobile, Live Stock, Accident, Burglary, Guarantee, Forgery, Inland Transportation, Plate Glass, Property and Weather Insurance.....	12
46	Canadian Indemnity.....	Fire, Automobile, Accident, Burglary, Guarantee, Hail, Plate Glass, Sickness, Inland Transportation, Explosion and Forgery Insurance.....	12
47	Canadian Surety.....	Fire, Automobile, Burglary, Forgery, Guarantee, Plate Glass, Accident, Sickness and Explosion Insurance.....	13
48	Capital Life.....	Life Insurance.....	13
49	Car and General.....	Fire, Accident, Automobile, Explosion, Sickness and Liability Insurance.....	13

INDEX AND LICENSE REGISTER—Continued
CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (Page No.)
50	Casualty Company of Canada....	Fire, Automobile, Burglary, Accident, Plate Glass, Sickness, Guarantee and Liability Insurance.....	13
51	Central Insurance.....	Fire, Explosion, Automobile, Hail, Weather and Property Insurance.....	14
52	Central Union.....	Fire, Explosion, Property and Weather.....	14
53	*Century Indemnity.....	Accident, Sickness, Automobile, Burglary, Forgery, Guarantee, Plate Glass, Property and Liability.....	14
54	Century Insurance.....	Fire, Explosion, Guarantee, Plate Glass, Accident, Burglary, Automobile, Hail and Property Insurance.....	14
55	China Fire.....	Fire and Automobile Insurance.....	14
56	Citizens Insurance.....	Fire, Explosion, Hail, Weather and Property Insurance.....	15
57	Ctiy of New York.....	Fire, Explosion, Inland Marine, Weather and Property Insur- ance.....	15
58	Columbia Insurance.....	Fire, Inland Transportation, Explosion, Inland Marine, Ocean Marine, Hail, Weather and Property Insurance.....	15
59	Commercial Union.....	Fire, Life, Accident, Automobile, Burglary, Explosion, Hail, Inland Transportation, Plate Glass, Sickness, Property, Inland Marine and Ocean Marine Insurance.....	15
60	Confederation Life.....	Life, Accident and Sickness Insurance.....	16
61	Connecticut Fire.....	Fire, Explosion, Hail, Inland Transportation, Weather and Property Insurance.....	16
62	Consolidated Fire and Casualty...	Fire, Automobile, Accident, Sickness, Plate Glass, Guarantee and Liability.....	16
63	Continental Casualty.....	Accident, Automobile, Sickness, Liability, Burglary and Plate Glass Insurance.....	16
64	Continental Insurance.....	Fire, Automobile, Aviation, Explosion, Inland Transportation, Inland Marine, Ocean Marine, Hail, Burglary, Property and Weather Insurance.....	17
65	Continental Life.....	Life Insurance.....	17
66	Cornhill Insurance.....	Fire, Explosion, Automobile, Hail and Property Insurance...	17
67	County Fire of Philadelphia.....	Fire, Explosion, Automobile, Inland Transportation, Weather and Property.....	17
68	Crown Life.....	Life Insurance.....	18
69	Dominion of Canada General.....	Fire, Life, Accident, Sickness, Automobile, Burglary, Guarantee, Liability, Plate Glass, Steam Boiler, Property and Inland Transportation Insurance.....	18
70	Dominion Fire.....	Fire, Accident, Plate Glass and Automobile Insurance.....	18
71	Dominion Life.....	Life Insurance.....	18
72	Eagle, Star and British Dominions	Fire, Plate Glass, Explosion, Hail, Inland Marine and Ocean Marine Insurance.....	19
73	T. Eaton General.....	Inland Transportation Insurance.....	19
74	T. Eaton Life.....	Life Insurance.....	19
75	Empire Life.....	Life Insurance.....	19
76	Employers' Liability.....	Fire, Accident, Automobile, Burglary, Liability, Guarantee, Sickness, Steam Boiler, Plate Glass and Property Insurance.	26
77	Ensign Insurance.....	Fire Insurance.....	27
78	Equitable Fire and Marine.....	Fire, Explosion, Hail, Inland Transportation, Property and Weather Insurance.....	27
79	Essex and Suffolk.....	Fire, Explosion and Hail Insurance.....	27
80	Excelsior Life.....	Life Insurance.....	27
81	Federal Fire.....	Fire, Burglary, Liability and Plate Glass Insurance.....	27
82	Federal Insurance.....	Fire, Automobile, Inland Transportation, Inland Marine, Ocean Marine and Property Insurance.....	30
83	Fidelity & Casualty of New York...	Aviation, Guarantee, Accident, Burglary, Automobile, Plate Glass, Sickness, Steam Boiler and Liability Insurance.....	30
84	Fidelity Insurance of Canada.....	Guarantee, Burglary, Accident, Sickness, Plate Glass, Autom- obile, Forgery and Liability Insurance.....	30
85	Fidelity-Phenix Fire.....	Fire, Explosion, Inland Transportation, Automobile, Hail, Prop- erty, Burglary and Weather Insurance.....	31
86	Fire Association of Philadelphia...	Fire, Explosion, Automobile, Inland Transportation, Ocean Marine, Inland Marine, Weather and Property Insurance.	31
87	Fire Insurance Company of Canada.	Fire and Explosion Insurance.....	31
88	Fireman's Fund.....	Fire, Explosion, Inland Transportation, Inland Marine, Ocean Marine, Hail, Property and Weather Insurance.....	31
89	Firemen's Ins. of Newark, N.J....	Fire, Automobile, Hail and Weather Insurance.....	31
90	First American.....	Fire, Explosion, Inland Transportation, Hail and Weather Insurance.....	31
91	First National.....	Fire, Automobile, Explosion, Inland Transportation and Property.....	32
92	Fonciere Fire of Paris, France....	Fire Insurance.....	32
93	Fonciere Transport and Accident...	Automobile, Accident, Burglary and Inland Transportation...	32
94	Franklin Fire.....	Fire, Hail, Automobile, Inland Marine, Weather and Property Insurance.....	32
95	General Accident.....	Fire, Automobile, Burglary, Guarantee, Plate Glass, Accident, Sickness, Explosion, Steam Boiler, Property, Liability, and Weather Insurance.....	33
96	General Accident Fire and Life...	Fire, Explosion, Automobile, Burglary, Plate Glass, Accident, Sickness, Liability, Inland Transportation, Property and Weather Insurance.....	33
97	General Casualty of America.....	Automobile, Accident, Burglary, Liability and Plate Glass Insurance.....	33

INDEX AND LICENSE REGISTER—Continued
CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (Page No.)
98	General Casualty of Paris, France...	Accident, Automobile, Liability, Burglary, Plate Glass, Guarantee, Inland Transportation, Sickness and Hail Insurance..	33
99	General Exchange.....	Automobile Insurance.....	33
100	General Fire of Paris, France.....	Fire, Explosion and Automobile Insurance.....	34
101	*General Indemnity of America.....	Forgery Insurance.....	..
102	General Insurance of America.....	Fire, Explosion, Automobile, Inland Transportation and Property Insurance.....	34
103	Girard Fire and Marine.....	Fire, Hail and Weather Insurance.....	34
104	Glens Falls.....	Fire, Inland Transportation, Automobile, Explosion, Weather and Property Insurance.....	34
105	Globe Indemnity.....	Fire, Accident, Automobile, Burglary, Forgery, Guarantee, Inland Transportation, Explosion, Plate Glass, Sickness, Liability, Weather, Hail and Property Insurance.....	34
106	†Globe and Rutgers.....	Fire, Automobile, Explosion, Inland Transportation, Property, Inland Marine and Weather Insurance.....	..
107	Grain Insurance & Guarantee.....	Fire, Burglary, Forgery, Guarantee, and Explosion Insurance...	35
108	Granite State Fire.....	Fire, Explosion and Property Insurance.....	35
109	Great American Indemnity.....	Automobile and Plate Glass Insurance.....	35
110	Great American Insurance.....	Fire, Explosion, Hail, Inland Transportation, Automobile, Weather and Property Insurance.....	35
111	Great West Life.....	Life Insurance.....	36
112	Guarantee Co. of North America.....	Guarantee and Forgery Insurance.....	36
113	Guardian Assurance.....	Fire, Explosion, Hail, Weather and Property Insurance.....	36
114	Guardian Insurance of Canada.....	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Explosion, Inland Transportation, Steam Boiler and Liability Insurance.....	36
115	Guildhall.....	Fire, Accident, Automobile, Plate Glass, Sickness, Explosion, and Property Insurance.....	37
116	Halifax Fire.....	Fire, Automobile, Explosion, Hail, Weather and Plate Glass Insurance.....	37
117	Hand-in-Hand.....	Fire, Automobile, Hail and Plate Glass Insurance.....	37
118	Hanover Fire.....	Fire, Explosion, Property and Weather Insurance.....	39
119	Hartford Accident and Indemnity...	Accident, Automobile, Burglary, Guarantee, Live Stock, Plate Glass and Sickness Insurance.....	39
120	Hartford Fire.....	Fire, Automobile, Aviation, Explosion, Hail, Inland Transportation, Weather and Property Insurance.....	40
121	Hartford Live Stock.....	Live Stock Insurance.....	40
122	†Hartford Steam Boiler.....	Steam Boiler, Liability and Property Insurance.....	..
123	Home Fire and Marine.....	Fire, Automobile, Explosion, Inland Marine, Ocean Marine, Weather and Property Insurance.....	40
124	Home Indemnity.....	Automobile Insurance.....	40
125	Home Insurance.....	Fire, Automobile, Burglary, Explosion, Hail, Inland Transportation, Property, Weather and Inland Marine Insurance.	41
126	Homestead Fire.....	Fire, Automobile, Explosion, Weather and Property Insurance.	41
127	Hudson Bay.....	Fire, Explosion, Automobile, Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler, Hail and Property Insurance.....	41
128	Imperial Assurance.....	Fire, Explosion, Weather and Property Insurance.....	41
129	Imperial Guarantee & Accident...	Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Inland Transportation, Plate Glass, Sickness, Liability, Property, Inland Marine, Ocean Marine, Hail and Weather Insurance.....	41
130	Imperial Insurance Office.....	Fire, Accident, Automobile, Guarantee, Sickness, Plate Glass, Explosion, Property, Burglary, Hail and Liability Insurance	42
131	Imperial Life.....	Life Insurance.....	42
132	Indemnity Ins. of North America..	Accident, Automobile, Burglary, Live Stock, Plate Glass, Forgery, Guarantee and Sickness Insurance.....	42
133	Indemnity Mutual Marine.....	Inland Marine, Ocean Marine, Inland Transportation and Property Insurance.....	42
134	Insurance Co. of North America...	Fire, Explosion, Hail, Inland Transportation, Automobile, Property, Weather, Inland Marine and Ocean Marine Insurance.....	42
135	**Ins. Co. of State of Pennsylvania	Fire, Explosion, Automobile, Weather and Property Insurance	43
136	International Fidelity.....	Guarantee Insurance.....	43
137	Law, Union and Rock.....	Fire, Accident, Automobile, Burglary, Plate Glass, Sickness, Guarantee, Explosion, Hail, Liability and Property Insurance	43
138	Legal and General.....	Fire, Explosion, Automobile, Burglary, Inland Transportation, Plate Glass, Sickness, Accident, Hail and Property Insurance	43
139	††Lincoln Fire Ins. Co., New York	Fire.....	43
140	Liverpool and London and Globe...	Fire, Life, Explosion, Accident, Automobile, Burglary, Guarantee, Inland Marine, Ocean Marine, Inland Transportation, Plate Glass, Steam Boiler, Sickness, Hail, Weather, Forgery and Property Insurance.....	44
141	Liverpool-Manitoba.....	Fire, Explosion, Automobile, Weather, Hail and Property Insurance.....	44
142	Local Govt. Guar. Soc., Limited...	Fire and Explosion Insurance.....	44
143	London Assurance.....	Fire, Inland Transportation, Inland Marine, Ocean Marine and Automobile Insurance.....	44

*License not renewed July 1st, 1933.

†License not renewed, Canadian liability reinsured with Liverpool, London & Globe Insurance Co., Apr. 3, 1933.

‡License not renewed July 1st, 1933.

**Discontinuing business, withdrawal from Canada.

††Ceased business in Canada September 24th, 1933. Canadian policies reinsured with American Equitable Assurance Company of New York.

INDEX AND LICENSE REGISTER—Continued
CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (Page No.)
144	London-Canada.....	Fire, Automobile, Explosion, Hail, Weather and Property Insurance.....	45
145	London and County Insurance Co.....	Fire, Hail and Explosion.....	45
146	London Guarantee and Accident.....	Fire, Accident, Sickness, Automobile, Inland Transportation, Guarantee, Plate Glass, Steam Boiler, Burglary, Explosion, Hail and Property Insurance.....	45
147	London and Lancs. Guar. and Acc.....	Fire, Accident, Sickness, Automobile, Guarantee, Liability, Inland Transportation, Plate Glass, Explosion, Hail and Burglary Insurance.....	45
148	London and Lancashire.....	Fire, Automobile, Explosion, Inland Transportation, Hail and Property Insurance.....	45
149	London Life.....	Life, Accident and Sickness Insurance.....	46
150	London and Provincial.....	Fire, Accident, Automobile, Burglary, Liability, Guarantee, Plate Glass, Sickness, Explosion, Hail and Property Insurance.....	46
151	London and Scottish.....	Life, Fire, Accident, Automobile, Burglary, Hail, Plate Glass, Sickness, Explosion, and Property Insurance.....	46
152	Loyal Protective.....	Accident and Sickness Insurance.....	46
153	Lumbermen's Insurance.....	Fire Insurance.....	47
154	Manufacturers Life.....	Life Insurance.....	47
155	Marine Insurance.....	Fire, Automobile, Inland Transportation, Inland Marine, Ocean Marine, Aviation and Property Insurance.....	47
156	Maryland Casualty.....	Accident, Aviation, Burglary, Forgery, Guarantee, Liability, Steam Boiler, Plate Glass, Sickness, Automobile and Property Insurance.....	47
157	Maryland Insurance.....	Fire, Explosion, Weather, Hail and Inland Transportation Insurance.....	47
158	Mercantile Fire.....	Fire, Explosion, Hail and Property Insurance.....	48
159	Merchants Casualty.....	Accident, Sickness, Liability and Automobile Insurance.....	48
160	Merchants Fire of New York.....	Fire and Explosion Insurance.....	48
161	Merchants Fire Ins. Company.....	Fire and Automobile Insurance.....	48
162	Merchants and Manufacturers.....	Fire and Explosion Insurance.....	51
163	Merchants Marine.....	Fire, Automobile and Property Insurance.....	51
164	Mercury Insurance.....	Fire, Automobile, Explosion, Hail, Weather and Property Insurance.....	51
165	Metropolitan Casualty.....	Automobile, Burglary, Guarantee, Plate Glass, Sickness, Accident, Liability, Property and Forgery Insurance.....	51
166	Michigan Fire and Marine.....	Fire, Explosion and Property Insurance.....	51
167	Monarch Life.....	Life Insurance.....	52
168	Montreal Life.....	Life Insurance.....	52
169	Motor Union.....	Fire, Accident, Automobile, Explosion, Plate Glass and Liability Insurance.....	52
170	Mutual Life and Citizens.....	Life Insurance.....	52
171	National Ben-Franklin.....	Fire and Automobile Insurance.....	53
172	National Fire of Hartford.....	Fire, Explosion, Inland Transportation, Hail, Aviation, Automobile and Property Insurance.....	53
173	National Liberty.....	Fire, Automobile and Explosion Insurance.....	53
174	National Life.....	Life Insurance.....	53
175	National Liverpool.....	Fire, Explosion, Property, Hail and Weather Insurance.....	53
176	National Provincial.....	Fire, Explosion and Plate Glass Insurance.....	54
177	National Surety Corporation.....	Burglary, Forgery and Guarantee Insurance.....	54
178	National Union Fire.....	Fire, Automobile, Hail, Explosion, Inland Transportation and Property Insurance.....	54
179	Nationale Fire of Paris, France.....	Fire Insurance.....	54
180	Newark Fire.....	Fire, Automobile, Explosion, Hail, Weather and Property Insurance.....	54
181	New Brunswick Fire.....	Fire, Explosion, Inland Marine, Ocean Marine, Weather and Property Insurance.....	55
182	New Hampshire Fire.....	Fire, Automobile, Explosion and Property Insurance.....	55
183	New Jersey Insurance.....	Fire Insurance.....	55
184	New York Fire.....	Fire, Explosion, Property and Weather Insurance.....	55
185	New York Underwriters.....	Fire, Explosion, Hail, Automobile, Aviation, Inland Transportation, Weather and Property Insurance.....	55
186	Niagara Fire.....	Fire, Explosion, Inland Transportation, Automobile, Weather, Hail, Burglary and Property Insurance.....	56
187	North American Accident.....	Accident and Sickness Insurance.....	56
188	North British and Mercantile.....	Fire, Life, Explosion, Accident, Automobile, Burglary, Guarantee, Hail, Inland Transportation, Plate Glass, Sickness, Weather and Property Insurance.....	56
189	North Empire Fire.....	Fire, Explosion, Property and Weather Insurance.....	56
190	North River.....	Fire, Explosion, Inland Transportation, Weather, Hail and Property Insurance.....	57
191	North West Fire.....	Fire Insurance.....	57
192	Northern Assurance.....	Fire, Accident, Automobile, Liability, Guarantee, Plate Glass, Sickness, Burglary, Inland Transportation, Explosion, Steam Boiler, Hail, Weather and Property Insurance.....	57
193	Northern Life.....	Life Insurance.....	57
194	Northern National.....	Fire, Automobile and Weather Insurance.....	57
195	Norwich Union Fire.....	Fire, Accident, Sickness, Automobile, Plate Glass, Burglary, Guarantee, Liability, Explosion, Property, Inland Transportation and Ocean Marine Insurance.....	58
196	Occidental Fire.....	Fire, Explosion, Automobile, Accident, Sickness, Burglary, Hail, Plate Glass, Weather and Property Insurance.....	58
197	Occidental Life.....	Life, Accident and Sickness Insurance.....	58

INDEX AND LICENSE REGISTER—Continued
CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (Page No.)
198	Ocean Accident and Guarantee...	Fire, Accident, Sickness, Automobile, Plate Glass, Burglary, Guarantee, Steam Boiler, Explosion, Inland Transportation, Property, Hail and Liability Insurance	58
199	Ontario Equitable Life.....	Life Insurance.....	59
200	Pacific Coast Fire.....	Fire, Automobile, Accident, Property, Explosion and Hail Insurance.....	68
201	Pacific Fire.....	Fire Insurance.....	68
202	Palatine.....	Fire, Automobile, Explosion, Hail and Property Insurance...	68
203	Patriotic.....	Fire, Explosion, Hail and Property Insurance.....	68
204	Pearl.....	Fire, Explosion, Automobile, Accident, Burglary, Guarantee, Inland Transportation and Property Insurance.....	69
205	Phenix Fire of Paris, France.....	Fire, Automobile and Explosion Insurance.....	69
206	Philadelphia Fire and Marine.....	Fire, Explosion, Inland Transportation, Inland Marine, Ocean Marine, Weather and Property Insurance.....	69
207	Phoenix Assurance.....	Life, Fire, Explosion, Automobile, Accident, Sickness, Guarantee, Plate Glass, Burglary, Hail, Inland Transportation, Ocean Marine, Weather and Property Insurance.....	69
208	Phoenix Insurance of Hartford....	Fire, Automobile, Explosion, Inland Transportation, Property, Weather and Hail Insurance.....	70
209	Pilot.....	Fire, Automobile, Accident, Sickness, Inland Transportation, Plate Glass, Burglary, Guarantee, Forgery, Steam Boiler, Liability, Weather and Property Insurance.....	70
210	Pioneer.....	Fire, Hail, Automobile and Explosion Insurance.....	72
211	Planet.....	Fire, Hail and Explosion Insurance.....	73
212	Preferred Accident.....	Accident, Sickness, Burglary and Automobile Insurance.....	73
213	Protective Association of Canada..	Accident and Sickness Insurance.....	73
214	Providence Fire of Paris.....	Fire Insurance.....	73
215	Providence Washington.....	Fire, Explosion, Inland Transportation, Automobile, Hail, Weather and Property Insurance.....	73
216	Provident Assurance.....	Fire, Accident, Sickness, Guarantee, Automobile, Plate Glass, Property, Liability, Inland Transportation, Weather and Burglary Insurance.....	73
217	Provincial.....	Fire, Explosion, Automobile, Hail and Property Insurance...	77
218	Prudential Assurance.....	Fire, Life, Plate Glass, Sickness, Accident, Automobile, Burglary, Explosion, Guarantee, Inland Transportation and Property Insurance.....	77
219	Quebec Fire.....	Fire, Explosion, Hail and Property Insurance.....	77
220	Queen City.....	Fire and Hail Insurance.....	78
221	Queen.....	Fire, Automobile, Explosion, Inland Transportation, Hail, Inland Marine, Ocean Marine and Property Insurance.....	80
222	Railway Passengers.....	Fire, Accident, Automobile, Burglary, Explosion, Hail, Guarantee, Plate Glass, Inland Transportation, Weather, Property and Sickness Insurance.....	80
223	Reliance of Canada.....	Fire, Explosion, Burglary, Hail, Weather and Property Insurance.....	80
224	Rhode Island.....	Fire, Weather and Property Insurance.....	80
225	Royal Exchange.....	Fire, Accident, Automobile, Explosion, Guarantee, Sickness, Inland Marine, Burglary, Property, Liability and Ocean Marine Insurance.....	81
226	Royal Insurance.....	Fire, Life, Accident, Automobile, Burglary, Explosion, Forgery, Guarantee, Plate Glass, Sickness, Steam Boiler, Hail, Inland Transportation, Inland Marine, Ocean Marine, Property and Liability Insurance.....	81
227	Royal Scottish.....	Fire, Explosion, Hail and Property Insurance.....	81
228	St. Paul Fire and Marine.....	Fire, Explosion, Automobile, Inland Marine, Inland Transportation, Ocean Marine and Property Insurance.....	82
229	Saint Paul-Mercury Indemnity....	Automobile Insurance.....	82
230	Sauvegarde, La, Life.....	Life Insurance.....	82
231	Scottish Canadian.....	Fire, Explosion and Property Insurance.....	82
232	Scottish Metropolitan.....	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Sickness, Explosion, Hail, Weather and Property Insurance.....	82
233	Scottish Union and National.....	Fire, Automobile, Explosion, Weather and Property Insurance...	83
234	Sea Insurance.....	Fire, Explosion, Hail, Inland Transportation and Property Insurance.....	83
235	Security.....	Fire, Automobile, Explosion, Hail, Weather and Property Insurance.....	83
236	Sentinel Fire.....	Fire, Explosion, Automobile, Weather and Property Insurance...	83
237	Southern.....	Fire, Automobile, Plate Glass, Hail and Explosion Insurance...	83
238	Sovereign Life.....	Life Insurance.....	84
239	Springfield Fire and Marine.....	Fire, Hail, Explosion, Automobile, Inland Transportation, Weather and Property Insurance.....	84
240	Standard Marine.....	Inland Transportation, Inland Marine and Ocean Marine Insurance.....	84
241	State Assurance.....	Fire and Explosion Insurance.....	84
242	Sun Insurance Office.....	Fire, Accident, Automobile, Guarantee, Sickness, Plate Glass, Explosion, Burglary, Liability, Hail, Inland Transportation and Property Insurance.....	84
243	Sun Life.....	Life Insurance.....	85
244	Sussex Fire.....	Fire Insurance.....	85
245	Tokio Marine and Fire.....	Fire, Inland Transportation, Inland Marine and Ocean Marine Insurance.....	85
246	Toronto General.....	Fire, Automobile, Inland Marine, Ocean Marine, Sickness, Plate Glass, Burglary, Hail, Accident, Forgery, Guarantee, Inland Transportation, Property, Weather and Liability Insurance...	85

INDEX AND LICENSE REGISTER—Continued
CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (Page No.)
247	Trans-Canada.....	Fire, Automobile, Accident, Explosion and Plate Glass Insurance.....	89
248	Travelers Fire.....	Fire, Automobile, Aviation, Explosion, Weather, Inland Transportation, Hail and Property Insurance.....	90
249	Travelers Indemnity.....	Accident, Steam Boiler, Automobile, Plate Glass, Burglary, Liability and Property Insurance.....	90
250	Travelers Insurance.....	Life, Automobile, Accident and Sickness Insurance.....	90
251	Union Assurance Society, Limited..	Fire, Burglary, Plate Glass, Sickness, Automobile, Liability, Weather, Property and Accident Insurance.....	90
252	Union Fire, Accident and General..	Fire, Automobile, Hail, Explosion, Weather and Property Insurance.....	91
253	Union Insurance Society of Canton, Limited.....	Fire, Automobile, Burglary, Accident, Inland Transportation, Inland Marine, Sickness, Ocean Marine, Explosion, Guarantee, Plate Glass, Hail, Liability and Property Insurance..	91
254	Union Labor Life.....	Life Insurance.....	91
255	Union Marine and General.....	Fire, Accident, Automobile, Burglary, Sickness, Inland Transportation, Ocean Marine, Plate Glass, Liability, Explosion, Hail, Weather and Property Insurance.....	91
256	United British.....	Fire, Automobile and Explosion Insurance.....	92
257	United Firemen's of Philadelphia..	Fire, Explosion, Weather and Property Insurance.....	92
258	United States Fidelity and Guaranty.....	Accident, Burglary, Forgery, Guarantee, Plate Glass, Sickness, Property, Aviation and Automobile Insurance.....	92
259	United States Fire.....	Fire, Automobile, Aviation, Explosion, Inland Transportation and Property Insurance.....	92
260	United States Guarantee.....	Automobile, Burglary and Liability Insurance.....	92
261	United States Life.....	Life Insurance.....	93
262	Urbaine Fire.....	Fire Insurance.....	93
263	Wellington Fire.....	Fire and Automobile Insurance.....	93
264	Westchester Fire.....	Fire, Hail, Automobile, Inland Transportation, Inland Marine, Ocean Marine, Property, Weather and Explosion Insurance	96
265	Western Assurance.....	Fire, Automobile, Inland Transportation, Burglary, Guarantee, Explosion, Accident, Sickness, Plate Glass, Liability, Hail, Property, Inland Marine, Ocean Marine, Steam Boiler and Weather Insurance.....	96
266	Western Life.....	Life Insurance.....	96
267	Westminster Fire Office.....	Fire, Automobile, Explosion, Property, Hail and Weather Insurance.....	96
268	World Fire and Marine.....	Fire, Inland Transportation, Explosion, Automobile, Hail, Weather and Property Insurance.....	96
269	World Marine and General.....	Fire, Explosion, Inland Transportation, Accident, Sickness, Automobile, Burglary, Guarantee, Plate Glass, Steam Boiler, Hail, Weather and Property Insurance.....	97
270	Yorkshire.....	Fire, Accident, Automobile, Burglary, Liability, Guarantee, Live Stock, Plate Glass, Sickness, Explosion, Property, Inland Transportation, Hail, Steam Boiler and Ocean Marine Insurance.....	97
271	Zurich General Accident and Liability.....	Accident, Automobile, Burglary, Plate Glass, Sickness and Steam Boiler Insurance.....	97

INDEX AND LICENSE REGISTER—Continued
CLASS B—MUTUAL INSURANCE CORPORATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (Page No.)
<i>Farmers' Mutual Fire</i>			
1	Algoma.....	Fire Insurance.....	100
2	Amherst Island.....	Fire Insurance.....	100
3	Ayr Farmers'.....	Fire Insurance.....	100
4	Bay of Quinte Agricultural.....	Fire Insurance.....	100
5	Bertie and Willoughby Farmers'.....	Fire Insurance.....	100
6	Blanshard.....	Fire Insurance.....	100
7	Blenheim, North.....	Fire Insurance.....	100
8	Brant County Farmers'.....	Fire Insurance.....	100
9	Canadian Millers'.....	Fire Insurance limited to insuring on the premium note plan against fire and lightning, buildings, plant and stocks of millers and grain dealers used in connection with the milling or grain trade.....	100
10	Caradoc Farmers'.....	Fire Insurance.....	100
11	Clinton.....	Fire Insurance.....	100
12	Culross.....	Fire Insurance.....	100
13	Dereham and West Oxford.....	Fire Insurance.....	100
14	Dorchester, North and South.....	Fire Insurance.....	100
15	Downie.....	Fire Insurance.....	100
16	Dufferin Farmers'.....	Fire Insurance.....	100
17	Dumfries, North and Waterloo, South.....	Fire Insurance.....	100
18	Dunwich Farmers'.....	Fire Insurance.....	100
19	Easthope, South, Farmers'.....	Fire Insurance.....	100
20	Ekfrid.....	Fire Insurance.....	100
21	Elma Farmers'.....	Fire Insurance.....	100
22	Eramosa.....	Fire Insurance.....	100
23	Erie Farmers'.....	Fire Insurance.....	100
24	Farmers' Central.....	Fire Insurance.....	100
25	Farmers' Union.....	Fire Insurance.....	100
26	Formosa.....	Fire Insurance.....	100
27	Germania Farmers'.....	Fire Insurance.....	100
28	Glengarry Farmers'.....	Fire Insurance.....	100
29	Grand River.....	Fire Insurance.....	100
30	Grenville Patron.....	Fire Insurance.....	100
31	Grey and Bruce.....	Fire Insurance.....	101
32	Guelph Township.....	Fire Insurance.....	101
33	Halton Union.....	Fire Insurance.....	101
34	Hamilton Township.....	Fire Insurance.....	101
35	Hay Township.....	Fire Insurance.....	101
36	Hopewell Creek.....	Fire Insurance.....	101
37	Howard Farmers'.....	Fire Insurance.....	101
38	Howick.....	Fire Insurance.....	101
39	Kent and Essex.....	Fire Insurance.....	101
40	Lambton.....	Fire Insurance.....	101
41	Lanark County.....	Fire Insurance.....	101
42	Lennox and Addington.....	Fire Insurance.....	101
43	Lobo.....	Fire Insurance.....	101
44	London Township.....	Fire Insurance.....	101
45	McGillivray.....	Fire Insurance.....	101
46	McKillop.....	Fire Insurance.....	101
47	Maple Leaf.....	Fire Insurance.....	101
48	Nissouri.....	Fire Insurance.....	101
49	Norfolk.....	Fire Insurance.....	101
50	North Kent.....	Fire Insurance.....	101
51	Oneida.....	Fire Insurance.....	101
52	Ontario Threshermen's.....	Fire Insurance.....	101
53	Otter.....	Fire Insurance.....	101
54	Oxford Farmers'.....	Fire Insurance.....	101
55	Peel County.....	Fire Insurance.....	101
56	Peel and Maryborough.....	Fire Insurance.....	101
57	Prescott Farmers'.....	Fire Insurance.....	101
58	Puslinch.....	Fire Insurance.....	101
59	Saltfleet and Binbrook.....	Fire Insurance.....	101
60	Southwold.....	Fire Insurance.....	101
61	Townsend Farmers'.....	Fire Insurance.....	101
62	Usborne and Hibbert.....	Fire Insurance.....	101
63	Walpole Farmers'.....	Fire Insurance.....	101
64	Waterloo, North.....	Fire Insurance.....	101
65	Wawanosh, West.....	Fire Insurance.....	101
66	Westminster Township.....	Fire Insurance.....	101
67	Williams, East.....	Fire Insurance.....	101
68	Yarmouth.....	Fire Insurance.....	101
<i>Farmer's Mutual—Weather</i>			
1	Huron Weather.....	Weather.....	108
2	Ontario Farmers' Weather.....	Weather.....	108
3	Western Farmers' Weather.....	Weather.....	108

INDEX AND LICENSE REGISTER—Continued
CLASS B—MUTUAL INSURANCE CORPORATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (Page No.)
<i>Associated New England Factory Mutuals</i>			
1	American Mutual, Providence, R.I.	Fire, Explosion, Hail, Weather and Property.	110
2	Arkwright Mutual, Boston, Mass.	Fire, Explosion, Hail, Weather and Property.	112
3	Blackstone Mutual, Providence, R.I.	Fire, Explosion, Hail, Weather and Property.	114
4	Boston Mfrs. Mutual, Boston, Mass.	Fire, Explosion, Hail, Weather and Property.	116
5	Cotton & Woollen Mfrs. Mutual, Boston, Mass.	Fire, Explosion, Hail, Weather and Property.	118
6	Enterprise Mutual, Providence, R.I.	Fire, Explosion, Hail, Weather and Property.	121
7	Fall River Mfrs., Fall River, Mass.	Fire, Explosion, Hail, Weather and Property.	123
8	Firemen's Mutual, Providence, R.I.	Fire, Explosion, Hail, Weather and Property.	125
9	Hope Mutual, Providence, R.I.	Fire, Explosion, Hail, Weather and Property.	127
10	Industrial Mutual, Boston.	Fire, Explosion, Hail, Weather and Property.	129
11	Keystone Mutual, Philadelphia, Pa.	Fire, Explosion, Hail, Weather and Property.	132
12	Manton Mutual, Philadelphia, Pa.	Fire, Explosion, Hail, Weather and Property.	134
13	Manufacturers Mutual, Providence, R.I.	Fire, Explosion, Hail, Weather and Property.	136
14	Mechanics Mutual, Providence, R.I.	Fire, Explosion, Hail, Weather and Property.	138
15	Mercantile Mutual, Providence, R.I.	Fire, Explosion, Hail, Weather and Property.	140
16	Merchants Mutual, Providence, R.I.	Fire, Explosion, Hail, Weather and Property.	143
17	Mill Owners' Mutual, Chicago, Ill.	Fire, Explosion, Hail, Weather and Property.	145
18	Paper Mill Mutual, Boston, Mass.	Fire, Explosion, Hail, Weather and Property.	147
19	Philadelphia Mfrs. Mutual, Pa.	Fire, Explosion, Hail, Weather and Property.	149
20	Protection Mutual, Chicago, Ill.	Fire, Explosion, Hail, Weather and Property.	151
21	Rhode Island Mutual, Providence, R.I.	Fire, Explosion, Hail, Weather and Property.	153
22	Rubber Mfrs. Mutual, Boston, Mass.	Fire, Explosion, Hail, Weather and Property.	155
23	State Mutual, Providence, R.I.	Fire, Explosion, Hail, Weather and Property.	157
24	What Cheer Mutual, Providence, R.I.	Fire, Explosion, Hail, Weather and Property.	160
25	Worcester Mfrs. Mutual, Pa.	Fire, Explosion, Hail, Weather and Property.	162
<i>Other Mutuals</i>			
1	Central Manufacturers'	Fire and Automobile.	165
2	Hardware Dealers'	Fire and Automobile.	165
3	Indiana Lumbermen's.	Fire, Explosion, Hail, Weather and Property.	165
4	Lumber Mutual Fire.	Fire, Hail, Weather and Property.	165
5	Lumbermens Mutual Casualty.	Automobile, Plate Glass, Accident.	166
6	Lumbermens Mutual Insurance Company.	Fire, Automobile.	166
7	Metropolitan Life.	Life, Accident and Sickness.	166
8	Mill Owners of Iowa.	Fire, Explosion and Property.	166
9	Minnesota Implement.	Fire and Automobile.	167
10	Mutual Relief Life Insurance Company.	Life.	167
11	New York Life.	Life.	174
12	Northwestern Mutual.	Fire, Automobile and Property.	174
13	Pennsylvania Lumbermens Mutual Fire Ins. Co.	Fire, Explosion, Hail, Property and Weather.	175
14	Prudential.	Life, Accident and Sickness.	175
15	Retail Hardware.	Fire and Automobile.	175
16	Royal Guardians.	Life, Accident and Sickness.	175
17	Standard Life.	Life.	176
18	State Life.	Life.	176
19	Union Mutual Fire.	Fire.	176
20	Union Mutual Life.	Life.	176
21	United Mutual Fire.	Fire and Explosion.	176

CLASS C—CASH-MUTUAL INSURANCE CORPORATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (Page No.)
1	Economical Mutual Fire Insurance Company.	Fire Insurance.	179
2	Gore District Mutual Fire Insurance Company.	Fire Insurance.	181
3	Millers' National Mutual Insurance Company.	Fire Insurance.	183
4	Perth Mutual Fire Insurance Company.	Fire Insurance.	183
5	Portage La Prairie Mutual Insurance Company.	Fire, Automobile, Burglary, Hail, Plate Glass and Weather Insurance on both the Cash Plan and Mutual Plan (excluding insurance on the premium note plan).	186
6	Waterloo Mutual Fire Insurance Company.	Fire Insurance.	186
7	Wawanesa Mutual Insurance Company.	(a) Fire and Weather Insurance on both the Cash Plan and Mutual Plan. (b) Automobile Insurance on the Mutual Plan (excluding insurance on the premium note plan), subject to such conditions and limitations as may hereafter be prescribed)	189

INDEX AND LICENSE REGISTER—Continued

CLASS D—FRATERNAL SOCIETIES

Ref. No.	Name of Insurer	Class of Insurance	Annual Statement (Page No.)
1	Aid Association for Lutherans	Life Insurance, Sick and Funeral benefits.	193
2	Alliance Nationale	Life Insurance, Sick and Funeral benefits.	193
3	Ancient Order of Foresters	Life Insurance, Sick and Funeral benefits.	193
4	Artisans la Societe des Canadiens Francais	Life Insurance, Sick and Funeral benefits.	193
5	Canadian Order of Chosen Friends	Life Insurance, Sick and Funeral benefits.	194
6	Canadian Order of Foresters	Life Insurance, Sick and Funeral benefits.	202
7	Canadian Order of Oddfellows	Life Insurance, Sick and Funeral benefits.	212
8	Canadian Woodmen of the World	Life Insurance, Sick and Funeral benefits.	217
9	Catholic Mutual Benefit Association	Life Insurance, Sick and Funeral benefits.	217
10	Catholic Order of Foresters	Life Insurance	217
11	Civil Service Mutual Benefit Society	Life Insurance	217
12	Commercial Travellers' Association of Canada	Life Insurance	221
13	Hamilton Firemen's Benefit Fund	Life Insurance	221
14	Hamilton Police Benefit Fund	Life Insurance	223
15	Independent Order of Foresters	Life Insurance, Sick and Funeral benefits.	224
16	Jewish National Workers' Alliance of America	Life Insurance, Sick and Funeral benefits.	224
17	Knights of Columbus	Life Insurance	225
18	London Police Benefit Fund	Life Insurance	225
19	Lutheran Brotherhood	Life Insurance	226
20	Lutheran Mutual Aid Society	Life Insurance, Sick and Funeral benefits.	226
21	Maccabees, The	Life Insurance, Sick and Funeral benefits.	227
22	National Fraternal Society of the Deaf	Life Insurance, Sick and Funeral benefits.	227
23	Ontario Commercial Travellers' Association	Life Insurance	227
24	Orange Grand Lodge of British America	Life Insurance, Sick and Funeral benefits.	230
25	Ottawa Firemen's Superannuation and Benefit Fund	Life Insurance, Sick and Funeral benefits.	230
26	Ottawa Police Benefit Fund Association	Life Insurance	232
27	Royal Arcanum, Supreme Council	Life Insurance	234
28	Royal Clan, Order of Scottish Clans	Life Insurance	234
29	St. Joseph Union of Canada	Life Insurance, Sick and Funeral benefits.	245
30	Slovene National Benefit Society	Life Insurance and Sickness Insurance	234
31	Sons of England Benefit Society	Life Insurance, Sick and Funeral benefits.	234
32	Sons of Scotland Benevolent Association	Life Insurance, Sick and Funeral benefits.	238
33	Stratford, City of, Municipal Benefit Fund	Life Insurance, Sick and Funeral benefits.	243
34	Toronto Firemen's Benefit Fund	Life Insurance	252
35	Toronto Police Benefit Fund	Life Insurance	254
36	United Commercial Travellers, Order of	Accident Insurance	256
37	Woman's Benefit Association	Life Insurance	256

CLASS E—MUTUAL BENEFIT SOCIETIES

Ref. No.	Name of Insurer	When Organized or Incor-	Classes of Insurance	Annual Statement (Page No.)
1	American Watch Case Company's Employees' Mutual Welfare Association	1919	Sick and funeral benefits	271
2	Army and Navy Veterans, Hamilton	1888	Sick and funeral benefits	271
3	Army and Navy Veterans, Toronto	1897	Sick and funeral benefits	271
4	Beaver Sick and Funeral Benefit Club	1917	Sick and funeral benefits	271
5	Border Cities Italian Club Mutual Benefit Society	1933	Sick and funeral benefits	271
6	Brantford Carriage Company, Limited, Relief Association	1920	Sick and funeral benefits	271
7	Brantford Hungarian Mutual Benefit Society	1926	Sick and funeral benefits	271
8	Brantford Polish Mutual Benefit and Friendly Society	1932	Sick and funeral benefits	271
9	Brown Bros., Limited, Employees' Benefit Society	1903	Sick and funeral benefits	271
10	Brunner Mond Mutual Benefit Society	1918	Sick and funeral benefits	271
11	Canada Cycle and Motor Company, Limited, Employees' Mutual Benefit Society	1918	Sick and funeral benefits	271
12	Canadian Acme Screw & Gear Employee's Mutual Benefit Society	1920	Sick and funeral benefits	271
13	Canadian Allis-Chalmers, Limited, Employees' Mutual Benefit Society	1897	Sick and funeral benefits	271
14	Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1914	Sick and funeral benefits	271
15	Canadian General Electric Company, Ward Street Works Division, Sick Benefit Society	1920	Sick and funeral benefits	271
16	Canadian Hebrew Benevolent Society	1920	Sick and funeral benefits	271
17	Canadian Hungarian Mutual Benefit Federation	1928	Sick and funeral benefits	271
18	Canadian National Expressmen's Mutual Benefit Association	1928	Sick and funeral benefits	271
19	Canadian Order of Rechabites	1912	Sick and funeral benefits	271
20	Canadian Pacific Expressmen's Sick Benefit Association	1893	Sick and funeral benefits	271
21	Chemals Mutual Benefit Society	1932	Sick and funeral benefits	271
22	Citizens Mutual Benefit Association	1933	Sick and funeral benefits	271
23	Cobban Mfg. Company's Employees' Mutual Benefit Society	1888	Sick and funeral benefits	271

INDEX AND LICENSE REGISTER—Continued

CLASS E—MUTUAL BENEFIT SOCIETIES

Ref. No.	Name of Insurer	When Organized or Incorporated	Classes of Insurance	Annual Statement (Page No.)
24	Cockshutt Plow Company Relief Association.....	1899	Sick and funeral benefits.....	271
25	Consumers' Gas Company's Employees' Mutual Benefit Society.....	1918	Sick and funeral benefits.....	271
26	Croatian Mutual Benefit Society of Canada.....	1933	Sick and funeral benefits.....	271
27	Czenstochower Aid Society.....	1916	Sick and funeral benefits.....	271
28	Daughters of England Benevolent Society.....	1895	Sick and funeral benefits.....	271
29	Dominion Forge and Stamping Company, Limited, Employees' Mutual Benefit Association.....	1920	Sick and funeral benefits.....	271
30	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society.....	1913	Sick and funeral benefits.....	271
31	Engineers' Mutual Benefit Fund.....	1912	Sick and funeral benefits.....	271
32	Evening Telegram Employees' Benefit Society.....	1912	Sick and funeral benefits.....	271
33	Globe Printing Company's Employees' Benefit Society.....	1896	Sick and funeral benefits.....	271
34	Goold, Shapley & Muir Company, Employees' Relief Association.....	1913	Sick and funeral benefits.....	271
35	Grand Order of Israel Benefit Society.....	1908	Sick and funeral benefits.....	271
36	B. Greening Wire Company, Limited, Employees' Benefit Society.....	1910	Sick and funeral benefits.....	271
37	Gutta Percha and Rubber Mfg. Company of Toronto, Limited, Employees' Sick Benefit Society.....	1901	Sick and funeral benefits.....	271
38	H. A. Mutual Benefit Association.....	1918	Sick and funeral benefits.....	271
39	Hamilton St. Stanislaus Mutual Benefit Society.....	1916	Sick and funeral benefits.....	271
40	Hebrew Friendly Society of Toronto.....	1909	Sick and funeral benefits.....	271
41	Hebrew Sick Benefit Society.....	1918	Sick and funeral benefits.....	271
42	Heintzman & Company's Employees' Benefit Society.....	1885	Sick and funeral benefits.....	271
43	Hibernians, Ancient Order of.....	1893	Sick and funeral benefits.....	271
44	Imperial Varnish and Colour Sick Benefit Society.....	1911	Sick and funeral benefits.....	271
45	Italian Brotherly Mutual Benefit Society.....	1930	Sick and funeral benefits.....	271
46	Italian Mutual Benefit Society of Port Arthur.....	1930	Sick and funeral benefits.....	271
47	Italo-Canadese Benevolent Society.....	1919	Sick and funeral benefits.....	272
48	Judean Benevolent and Friendly Society.....	1919	Sick and funeral benefits.....	272
49	Kietzer Sick Benefit Society of Toronto.....	1914	Sick and funeral benefits.....	272
50	Knights of Malta, Chapter General of Canada.....	1932	Sick and funeral benefits.....	272
51	Knights of Pythias, Grand Lodge.....	1916	Sick and funeral benefits.....	272
52	Labour League Mutual Benefit Society.....	1927	Sick and funeral benefits.....	272
53	Lagover Mutual Benefit Society.....	1933	Sick and funeral benefits.....	272
54	Leaside Mutual Aid Society.....	1923	Sick and funeral benefits.....	272
55	Limitz Sick Benefit Society.....	1916	Sick and funeral benefits.....	272
56	Loyal Orange Young Britons, Lodge No. 33.....	1895	Sick and funeral benefits.....	272
57	Loyal Order of Moose of Ontario.....	1917	Sick and funeral benefits.....	272
58	Loyal True Blue Association.....	1893	Sick and funeral benefits.....	272
59	MacLean Publishing Company, Limited, Mechanical Division, Mutual Benefit Association.....	1923	Sick and funeral benefits.....	272
60	Massey-Harris Company (Verity Works) Sick and Funeral Mutual Benefit Association.....	1899	Sick and funeral benefits.....	272
61	Massey-Harris, Limited (Brantford), Employees' Benefit Association.....	1894	Sick and funeral benefits.....	272
62	Massey-Harris (Toronto) Employees' Mutual Benefit Society.....	1883	Sick and funeral benefits.....	272
63	Mozirer Sick Benefit Society.....	1906	Sick and funeral benefits.....	272
64	Mutual Benefit Society of Alumnae Association, Victoria Hospital School of Nursing.....	1932	Sick and funeral benefits.....	272
65	Mutual Masonic Compact of St. Catharines and Niagara District.....	1893	Sick and funeral benefits.....	272
66	National Cash Register Company's Employees' Benefit Society.....	1907	Sick and funeral benefits.....	272
67	*National Iron Works Employees' Mutual Benefit Society.....	1913	Sick and funeral benefits.....	272
68	Oddfellows, Independent Order of.....	1875	Sick and funeral benefits.....	259
69	Orange Grand Lodge, Ontario West.....	1891	Sick and funeral benefits.....	272
70	Order of Sons of Italy of Ontario Mutual Benefit Society.....	1928	Sick and funeral benefits.....	272
71	Ostrowetz Independent Mutual Benefit Society.....	1926	Sick and funeral benefits.....	272
72	Ottawa Hebrew Benefit Society.....	1915	Sick and funeral benefits.....	272
73	Ottawa Typographical Union No. 102.....	1895	Sick and funeral benefits.....	272
74	Polish Alliance Friendly Society of Canada.....	1907	Sick and funeral benefits.....	272
75	Polish Veterans Mutual Benefit Society.....	1930	Sick and funeral benefits.....	272
76	Postal Benefit Association of Toronto.....	1894	Sick and funeral benefits.....	272
77	Pride of Israel Sick Benefit Society.....	1905	Sick and funeral benefits.....	272
78	Provincial Grand Lodge Manchester Unity, Independent Order of Oddfellows of Ontario.....	1893	Sick and funeral benefits.....	272
79	Rogers, Wm., Manufacturing Company, Welfare Society.....	1919	Sick and funeral benefits.....	272
80	Ryerson Press Benefit Society.....	1921	Sick and funeral benefits.....	272
81	Sawyer-Massey Company, Limited, Employees' Mutual Benefit Association.....	1911	Sick and funeral benefits.....	272
82	Simmons, Limited, Employees' Mutual Benefit Society.....	1923	Sick and funeral benefits.....	272
83	Slingsby Manufacturing Company, Limited, Employees' Sick Benefit Society.....	1920	Sick and funeral benefits.....	272
84	Societa Figli D'Italia di Mutuo Soccorso St. Antonio, Ottawa.....	1919	Sick and funeral benefits.....	272

*Society dissolved May 31st, 1933.

INDEX AND LICENSE REGISTER—Continued

CLASS E—MUTUAL BENEFIT SOCIETIES

Ref. No.	Name of Insurer	When Organized or Incorporated	Classes of Insurance	Annual Statement (Page No.)
85	Societa Italiana Di M. S. Guglielmo Marconi.....	1917	Sick and funeral benefits.....	272
86	Societa di Mutuo Soccorso Racalmutese.....	1919	Sick and funeral benefits.....	272
87	Societa di Mutuo Soccorso La Trinacria, Toronto....	1914	Sick and funeral benefits.....	272
88	Sons and Daughters of Canadian Lithuanian Mutual Benefit Society.....	1914	Sick and funeral benefits.....	272
89	Sons and Daughters of Ireland Protestant Association	1893	Sick and funeral benefits.....	272
90	Sons of David Mutual Benefit Society.....	1933	Sick and funeral benefits.....	272
91	Sons of Jacob Benevolent Society.....	1918	Sick and funeral benefits.....	272
92	St. Albert Friendly Society.....	1909	Sick and funeral benefits.....	272
93	St. Boniface Benefit Society.....	1894	Sick and funeral benefits.....	272
94	St. David's Mutual Benefit Society.....	1914	Sick and funeral benefits.....	272
95	St. Joseph Aid Society (Formosa).....	1887	Sick and funeral benefits.....	272
96	Star of Italy Mutual Aid and Benevolent Society....	1918	Sick and funeral benefits.....	272
97	Star Mutual Benefit Society.....	1926	Sick and funeral benefits.....	272
98	Theatrical Mutual Association of Hamilton.....	1907	Sick and funeral benefits.....	273
99	Theatrical Mutual Association, Toronto.....	1886	Sick and funeral benefits.....	273
100	Toronto Civic Employees' Benefit Association.....	1893	Sick and funeral benefits.....	273
101	Toronto Hebrew Benevolent Society.....	1899	Sick and funeral benefits.....	273
102	Toronto Hydro-Electric System Employees' Mutual Benefit Society.....	1914	Sick and funeral benefits.....	273
103	Toronto Independent Benevolent Association.....	1911	Sick and funeral benefits.....	273
104	Toronto Musical Protective Association.....	1894	Sick and funeral benefits.....	273
105	Toronto Railway Employees' Union and Benefit Society.....	1897	Sick and funeral benefits.....	273
106	Toronto Typographical Union No. 91.....	1894	Sick and funeral benefits.....	273
107	Transportation Club of Toronto.....	1917	Sick and funeral benefits.....	273
108	Ukrainian National Mutual Benefit Association.....	1933	Sick and funeral benefits.....	273
109	Ulga Mutual Benefit Society.....	1924	Sick and funeral benefits.....	273
110	Union of Ukrainian Brotherhoods.....	1911	Sick and funeral benefits.....	273
111	United Mutual Benefit Society of A. Pushkin.....	1931	Sick and funeral benefits.....	273
112	Warsaw Lodzger Mutual Benefit Association.....	1930	Sick and funeral benefits.....	273
113	Young Men's Hebrew Association.....	1912	Sick and funeral benefits.....	273
114	Zion Benevolent Society.....	1911	Sick and funeral benefits.....	273

CLASS F—COMPANIES DULY INCORPORATED TO UNDERTAKE INSURANCE CONTRACTS AND NOT WITHIN ANY OF THE CLASSES MENTIONED IN CLASSES A, B, C, D AND E

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (Page No.)
1	Commerce Mutual Fire Insurance Company.....	Fire Insurance.....	277
2	Mutual Life Assurance Company of Canada.....	Life Insurance.....	277
3	North American Life Assurance Company.....	Life.....	277
4	Stanstead and Sherbrooke Fire Insurance Co.....	Fire Insurance limited to the cash plan.....	277

CLASS G—RECIPROCAL OR INTER-INSURANCE EXCHANGES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (Page No.)
1	Affiliated Underwriters.....	Fire Insurance.....	283
2	American Exchange Underwriters.....	Fire Insurance.....	283
3	Canners Exchange.....	Fire and Property Insurance.....	283
4	Detroit Automobile Inter-Insurance Exchange.....	Automobile Insurance, limited to persons who are members of the Detroit Automobile Club and members of other clubs in Michigan which are affiliated with the American Automobile Association.....	286
	Fireproof-Sprinklered Underwriters.....	Fire Insurance.....	286
6	Individual Underwriters.....	Fire Insurance.....	286
7	Inter-Insurer's Exchange.....	Fire and Property Insurance.....	287
8	Lumbermen's Underwriting Alliance.....	Fire Insurance.....	287
9	Manufacturing Lumbermen's Underwriters.....	Fire Insurance.....	287
10	Metropolitan Inter-Insurers.....	Fire Insurance.....	287
11	New York Reciprocal Underwriters.....	Fire Insurance.....	288
12	Tornado Inter-Insurance Exchange.....	Weather, limited to loss or damage arising from tornado or cyclone and including resultant fire loss.....	288
13	Underwriters Exchange.....	Fire and Property Insurance.....	288
14	Warner Reciprocal Insurers.....	Fire and Property Insurance.....	288

CLASS I—PENSION FUND ASSOCIATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (Page No.)
1	Prevoyants du Canada (Les)	Life Insurance	293
2	Societe Saint Jean Baptiste De Montreal Caisse National	Life Insurance	296

INDEX ADDENDA

NAMES OF INSURERS AUTHORIZED TO TRANSACT ADDITIONAL CLASSES OF INSURANCE
BETWEEN JANUARY 1st, 1934, AND DATE OF THIS REPORT

Name of Insurer	Effective date of Supplementary License	Additional classes of insurance for which authorized
<i>Class A</i>		
Fidelity-Phenix Fire Insurance Company of New York	Mar. 10, 1934	Inland Marine, Ocean Marine.
London Guarantee and Accident Company	Sept. 25, 1934	Aircraft Insurance.
Phoenix Assurance Company	Oct. 4, 1934	Aircraft Insurance.
Provident Assurance Company	Feb. 27, 1934	Inland Marine Insurance.
<i>Class C</i>		
Wawanesa Mutual Insurance Company	Jan. 23, 1934	Plate Glass, Liability and Property Insurance.

NAMES OF INSURERS NEWLY LICENSED BETWEEN JANUARY 1st, 1934,
AND DATE OF THIS REPORT

Name of Insurer	Effective date of License	Classes of Insurance
<i>Class A</i>		
Continental Assurance Company	Dec. 7, 1934	Life.
Northwest Casualty Company	Mar. 7, 1934	Automobile, Theft and Plate Glass.
<i>Class D</i>		
Commercial Travelers Mutual Accident Association of America.	July 18, 1934	Accident Insurance.
<i>Class E</i>		
Canadian Order of Eagles Mutual Benefit Society	July 1, 1934	Sick and funeral benefits.
Iwansker Mutual Benefit Society	Mar. 6, 1934	Sick and funeral benefits.
National Slovak Mutual Benefit Society	Nov. 12, 1934	Sick and funeral benefits.
Rani Ghar Grotto Mutual Benefit Society	Sept. 10, 1934	Sick and funeral benefits.
<i>Class G</i>		
Canadian Reciprocal Underwriters	Jan. 24, 1934	Fire Insurance.
<i>Class H</i>		
Non-Marine Underwriters, Members of Lloyd's, London	Nov. 30, 1934	All classes except Life Insurance.

NAMES OF INSURERS WITHDRAWN OR CEASED TO TRANSACT BUSINESS BETWEEN
JANUARY 1st, 1934, AND DATE OF THIS REPORT

Name of Insurer	
<i>Class A</i>	
Home Indemnity Company.....	License not renewed, ceased business in Ontario.
Preferred Accident Insurance Company of New York.....	Discontinued business in Canada January 1st, 1934. Canadian business reinsured with Employers Liability Assurance Corporation.
<i>Class B</i>	
Keystone Mutual Fire Insurance Company.	Reinsured with Philadelphia Manufacturers Mutual Fire Insurance Company as of April 30th, 1934.
Manton Mutual Fire Insurance Company..	Reinsured with Philadelphia Manufacturers Mutual Fire Insurance Company as of April 30th, 1934.
Union Mutual Life Insurance Company....	License not renewed. Office discontinued as of June 1st, 1934.
<i>Class D</i>	
Grand Lodge of The Canadian Order of Oddfellows.....	Reinsured in The Empire Life Insurance Company, July 26th, 1934.
Royal Clan Order of Scottish Clans.....	License not renewed in 1934.
<i>Class E</i>	
Canadian Executive Board of The Amalgamated Society of Carpenters and Joiners..	License not renewed, 1934.
Goold, Shapley and Muir Company Employees' Relief Association.....	Society dissolved, July 6th, 1934.
Heintzman and Company's Employees' Benefit Society.....	License not renewed. Company wound up October 31st, 1934.
Simmons Limited Employees' Mutual Benefit Society.....	License not renewed. Company wound up November 17st, 1934.

I ANNUAL STATEMENTS

A JOINT STOCK INSURANCE COMPANIES

N.B.—The following is the note referred to at the foot of certain pages pertaining to Joint Stock, Mutual, Cash Mutual, Fraternal, Reciprocal and Miscellaneous Insurers, viz.:

The insurer is also registered pursuant to *The Canadian and British Insurance Companies Act, 1932*, or the *Foreign Insurance Companies Act, 1932*, as the case may be, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Regulations passed under Section 70 (2) of the Act.

A

ACADIA FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, C. H. Mitchell, Halifax, N.S.; Vice-President, G. R. Hart, Halifax, N.S.; Secretaries-Treasurers, R. J. Lawrence, G. R. Wilson, Halifax, N.S.

Directors.—T. F. Tobin, K.C., Halifax, N.S.; A. N. Jones, Halifax, N.S.; W. M. P. Webster, Halifax, N.S.; J. B. Paterson, Montreal, Que.

Chief or General Agent in Ontario.—Percy E. Henderson, 18 Toronto St., Toronto.

Date of Incorporation.—March 31, 1862. *Date commenced business in Canada.*—1862.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$400,000	Premiums—Ontario (net).....	\$56,408
Total assets.....	1,155,858	Premiums—Total business (net)...	209,701
Total liabilities.....	189,569	Claims—Ontario (net).....	33,699
Surplus protection—Policyholders.	966,289	Claims—Total business (net)....	114,101

AETNA CASUALTY AND SURETY COMPANY*

HEAD OFFICE, HARTFORD, CONN., U.S.A.

Principal Office in Canada, Montreal

Manager or Chief Executive Officers in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—R. I. Clancey, C.P.R. Bldg., Toronto.

Date of Incorporation.—May 2, 1883. *Date commenced business in Canada.*—May 26, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$3,000,000	Premiums—Ontario (net).....	\$3,798
Assets in Canada.....	235,689	Premiums—Canada (net).....	37,518
Liabilities in Canada.....	16,112	Claims—Ontario (net).....	3,999
		Claims—Canada (net).....	2,314

AETNA INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN., U.S.A.

Principal Office in Canada, Toronto

Manager or Chief Executive Officers in Canada.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of Incorporation.—June 5, 1819. *Date commenced business in Canada.*—1821.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$7,500,000	Premiums—Ontario (net).....	\$279,126
Assets in Canada.....	970,347	Premiums—Canada (net).....	509,164
Liabilities in Canada.....	335,313	Claims—Ontario (net).....	171,953
		Claims—Canada (net).....	325,961

AETNA LIFE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—R. I. Clancey, C.P.R. Building, Toronto.

Date of Incorporation.—June, 1850. *Date commenced business in Canada.*—1850.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$15,000,000	<i>Life:</i>	
<i>Life:</i>		Premiums—Ontario (net).....	\$563,912
Assets in Canada.....	13,017,219	Premiums—Canada (net).....	1,834,260
Ontario business in force (gross)...	37,661,901	Death Claims—Ontario (net)....	660,849
Canadian business in force (gross).	82,247,226	Death Claims—Canada (net)....	910,319
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	135,598	Premiums—Ontario (net).....	22,097
Liabilities in Canada.....	5,919	Premiums—Canada (net).....	36,199
		Claims—Ontario (net).....	16,340
		Claims—Canada (net).....	25,698

*See note on page 1.

AGRICULTURAL INSURANCE COMPANY*

HEAD OFFICE, WATERTOWN, N. Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Percy S. Grant, Toronto.

Chief or General Agent in Ontario.—Percy S. Grant, 12 Wellington St. E., Toronto.

Date of Incorporation.—1863. *Date commenced business in Canada.*—1870.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	178,038	Premiums—Ontario (net).....	\$21,338
Liabilities in Canada.....	54,910	Premiums—Canada (net).....	74,504
		Claims—Ontario (net).....	21,277
		Claims—Canada (net).....	65,068

ALLIANCE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal

Manager or Chief Executive Officer in Canada.—E. E. Kenyon, Montreal.

Chief or General Agent in Ontario.—Heber R. Smith, 36 Toronto St., Toronto.

Date of Incorporation.—August 4, 1824. *Date commenced business in Canada.*—March 1, 1892.

Capital stock paid in cash.....	£1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,162,234	Premiums—Ontario (net).....	\$164,396
Liabilities in Canada.....	492,922	Premiums—Canada (net).....	634,726
		Claims—Ontario (net).....	74,562
		Claims—Canada (net).....	290,673

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. W., Toronto.

Chief or General Agent in Ontario.—H. C. Mills, 100 Adelaide St. W., Toronto, Ont.

Date of Incorporation.—Dec. 5, 1904. *Date commenced business in Canada.*—Oct., 1918.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	351,411	Premiums—Ontario (net).....	58,597
Liabilities in Canada.....	125,909	Premiums—Canada (net).....	155,297
		Claims—Ontario (net).....	27,591
		Claims—Canada (net).....	58,781

AMERICAN ALLIANCE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Adam McBride, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—William Robins, Dominion Bank Bldg., Toronto, Ont.

Date of Incorporation.—1897. *Date commenced business in Canada.*—1919.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	301,386	Premiums—Ontario (net).....	\$8,981
Liabilities in Canada.....	43,464	Premiums—Canada (net).....	51,874
		Claims—Ontario (net).....	4,772
		Claims—Canada (net).....	33,146

AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—1927. *Date commenced business in Canada.*—1927.

Capital stock paid in cash.....	\$300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	387,516	Premiums—Ontario (net).....	\$98,261
Liabilities in Canada.....	77,190	Premiums—Canada (net).....	150,182
		Claims—Ontario (net).....	24,692
		Claims—Canada (net).....	41,746

*See note on page 1.

THE AMERICAN AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MISSOURI

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1911. *Date commenced business in Canada.*—March 20, 1923.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	619,276	Premiums—Ontario (net).....	\$335,924
Liabilities in Canada.....	359,596	Premiums—Canada (net).....	433,309
		Claims—Ontario (net).....	195,223
		Claims—Canada (net).....	240,619

AMERICAN CENTRAL INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MISSOURI

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, 276 St. James St. West, Montreal, Que.*Chief or General Agent in Ontario.*—Dale & Co., Ltd., Metropolitan Bldg., Toronto, Ont.*Date of Incorporation.*—1853. *Date commenced business in Canada.*—April, 1909.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	430,401	Premiums—Ontario (net).....	\$23,972
Liabilities in Canada.....	61,081	Premiums—Canada (net).....	83,828
		Claims—Ontario (net).....	12,401
		Claims—Canada (net).....	39,022

AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK*

HEAD OFFICE, ST. LOUIS, MISSOURI

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—O. B. Thibaudeau, Toronto.*Chief or General Agent in Ontario.*—O. B. Thibaudeau, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1893. *Date commenced business in Canada.*—March 6, 1923.

Capital stock paid in cash.....	\$400,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	327,328	Premiums—Ontario (net).....	74,940
Liabilities in Canada.....	117,253	Premiums—Canada (net).....	141,855
		Claims—Ontario (net).....	49,110
		Claims—Canada (net).....	84,696

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. Marchand, 276 St. James St., Montreal, Que.*Chief or General Agent in Ontario.*—J. B. Hall, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1919. *Date commenced business in Canada.*—November 6, 1919.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	226,870	Premiums—Ontario (net).....	\$52,343
Liabilities in Canada.....	130,776	Premiums—Canada (net).....	178,204
		Claims—Ontario (net).....	20,367
		Claims—Canada (net).....	78,359

AMERICAN HOME FIRE ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK CITY, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. E. Schofield, 244 St. James St., Montreal.*Chief or General Agent in Ontario.*—R. E. Schofield, Montreal, Que.*Date of Incorporation.*—May 29, 1928. *Date commenced business in Canada.*—October 16, 1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	215,473	Premiums—Ontario (net).....	\$24,211
Liabilities in Canada.....	86,903	Premiums—Canada (net).....	104,429
		Claims—Ontario (net).....	21,900
		Claims—Canada (net).....	91,283

*See note on page 1.

AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Toronto.*Chief or General Agent in Ontario.*—Wm. Thompson, 805 Metropolitan Bldg., Toronto.*Date of Incorporation.*—February 20, 1846. *Date commenced business in Canada.*—June 28, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$3,343,740	Premiums—Ontario (net).....	\$26,076
Assets in Canada.....	243,972	Premiums—Canada (net).....	88,763
Liabilities in Canada.....	68,239	Claims—Ontario (net).....	7,264
		Claims—Canada (net).....	47,576

AMERICAN SURETY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. H. Hall, 1602 Canada Permanent Bldg., Toronto.*Chief or General Agent in Ontario.*—W. H. Hall, 1602 Canada Permanent Bldg., Toronto.*Date of Incorporation.*—April 1, 1884. *Date commenced business in Canada.*—July, 1887.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$7,500,000	Premiums—Ontario (net).....	\$9,856
Assets in Canada.....	147,998	Premiums—Canada (net).....	31,057
Liabilities in Canada.....	56,250	Claims—Ontario (net).....	9,392
		Claims—Canada (net).....	13,730

ANGLO-SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—Thos. W. Greer, 325 Howe St., Vancouver.*Chief or General Agent in Ontario.*—Armstrong, De Witt & Crossin, Ltd., Excelsior Life Bldg., Toronto, Ont.*Date of Incorporation.*—1909. *Date commenced business in Canada.*—May, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£35,000	Premiums—Ontario (net).....	\$88,652
Assets in Canada.....	\$517,958	Premiums—Canada (net).....	238,046
Liabilities in Canada.....	219,775	Claims—Ontario (net).....	39,539
		Claims—Canada (net).....	107,911

THE ATLAS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.*Chief or General Agent in Ontario.*—Irving W. Smith, 54 Adelaide St. E., Toronto.*Date of Incorporation.*—1808. *Date commenced business in Canada.*—March 7, 1887.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£550,000	Premiums—Ontario (net).....	\$186,968
Assets in Canada.....	\$1,155,857	Premiums—Canada (net).....	540,478
Liabilities in Canada.....	439,954	Claims—Ontario (net).....	78,050
		Claims—Canada (net).....	268,090

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Chas. G. Ross, Montreal.*Chief or General Agent in Ontario.*—Arthur Tucker, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1907. *Date commenced business in Canada.*—May 17, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$5,000,000	Premiums—Ontario (net).....	\$15,527
Assets in Canada.....	239,842	Premiums—Canada (net).....	61,592
Liabilities in Canada.....	19,304	Claims—Ontario (net).....	10,423
		Claims—Canada (net).....	30,114

*See note on page 1.

BALOISE FIRE INSURANCE COMPANY*

HEAD OFFICE, BASLE, SWITZERLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. Johnstone, Insurance Exchange Bldg., Montreal.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1863. *Date commenced business in Canada.*—March 1, 1922.

	Swiss		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	Frcs.	4,000,000	Premiums—Ontario (net).....	\$41,073
Assets in Canada.....		\$185,013	Premiums—Canada (net).....	134,966
Liabilities in Canada.....		108,873	Claims—Ontario (net).....	24,222
			Claims—Canada (net).....	74,343

BEAVER FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, G. W. Allan, K.C., Winnipeg; Vice-Presidents, A. Gouzee, Winnipeg, and C. E. Sword, Toronto; Managing Director, A. DeJardin, Winnipeg; Secretary, G. DeJardin, Winnipeg, Man.*Directors.*—N. C. Byers, A. Gouzee, G. W. Allan, K.C., A. DeJardin, G. DeJardin, D. H. Laird, K.C., F. T. Griffin, E. D. McCallum and C. E. Sword, Toronto.*Chief or General Agent in Ontario.*—Colin E. Sword, Metropolitan Bldg., Toronto.*Date of Incorporation.*—May 16, 1913. *Date commenced business in Canada.*—Dec. 6, 1913.

			PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$300,500		Premiums—Ontario (net).....	\$3,549
Total assets.....	474,393		Premiums—Total business (net)...	27,058
Total liabilities.....	55,340		Claims—Ontario (net).....	1,252
Surplus protection of policyholders	419,053		Claims—Total business (net)....	9,660

THE BEE FIRE INSURANCE COMPANY

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. S. Thorp, 460 St. John St., Montreal, Que.*Chief or General Agent in Ontario.*—W. G. Wilson, Canada Permanent Bldg., Toronto, Ont.*Date of Incorporation.*—000. *Date commenced business in Canada.*—1933.

			PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash, French			Premiums—Ontario (net).....	\$54,387
..... frcs.	30,000		Premiums—Canada (net).....	131,790
Assets in Canada.....	\$143,971		Claims—Ontario (net).....	8,286
Liabilities in Canada.....	76,345		Claims—Canada (net).....	28,158

BOILER INSPECTION & INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, Henry N. Roberts, Toronto; Vice-President, J. R. L. Starr, K.C., Toronto; Secretary, J. P. Byrne, Toronto.*Directors.*—Henry N. Roberts, Toronto; J. J. Graham, Hartford, Conn.; W. R. C. Corson, Hartford, Conn.; J. R. L. Starr, K.C., Toronto; R. R. Corson, Toronto; J. P. Byrne, Toronto; H. Mudge, Montreal.*Date of Incorporation.*—April 8, 1875. *Date commenced business in Canada.*—October 9, 1875.

			PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$100,100		Premiums—Ontario (net).....	\$134,909
Total assets.....	916,402		Premiums—Total business (net)...	239,794
Total liabilities.....	455,172		Claims—Ontario (net).....	12,758
Surplus protection of policyholders	461,231		Claims—Total business (net)....	30,065

BOSTON INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Geo. J. K. Irvine, 701 Lindsay Building, Winnipeg, Man.*Chief or General Agent in Ontario.*—Murphy, Love, Hamilton & Bascome, Dominion Bank Building, Toronto, Ont.*Date of Incorporation.*—1873. *Date commenced business in Canada.*—1918.

			PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$3,000,000		Premiums—Ontario (net).....	\$11,564
Assets in Canada.....	168,087		Premiums—Canada (net).....	64,817
Liabilities in Canada.....	55,969		Claims—Ontario (net).....	6,759
			Claims—Canada (net).....	27,532

*See note on page 1.

BRITISH AMERICA ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-Presidents, H. C. Cox, Toronto; Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Asst. General Manager and Secretary, G. Stubington, Toronto.

Directors.—E. A. Brownell, Sir John Aird, Toronto; D. B. Hanna, Toronto; Miller Lash, K. C., Toronto; Major-Gen. Sir Henry Pellatt, C.V.O., Toronto; E. R. Wood, Toronto; E. Willans, Toronto; W. D. Robb, Montreal; Geo. A. Morrow, Toronto; H. C. Cox, Toronto; W. M. Cox, Toronto; D. G. Wakeman, New York; H. J. Wyatt, New York; J. L. Parsons, New York; W. H. McWilliams, Winnipeg; C. S. Wainwright, Toronto; W. E. Meikle, Winnipeg, Man.

Date of Incorporation.—February 13, 1833. *Date commenced business in Canada.*—June 10, 1833.

Capital stock paid in cash.....	\$750,000
Total assets.....	4,593,958
Total liabilities.....	2,702,158
Surplus protection of policyholders	1,891,799

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$269,227
Premiums—Total business (net)...	2,353,599
Claims—Ontario (net).....	133,504
Claims—Total business (net)....	1,232,559

BRITISH CANADIAN INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, E. A. Brownell; General Manager, Kenneth Thom, Toronto; Vice-Presidents, Geo. A. Morrow, Toronto; H. C. Cox, Toronto; Assistant General Manager, G. Stubington; Secretary, Lincoln Carlisle.

Directors.—E. A. Brownell, H. C. Cox, G. A. Morrow, E. R. Wood, E. Willans, C. S. Wainwright, all of Toronto.

Chief or General Agent in Ontario.—E. A. Brownell, 16-22 Wellington St. E., Toronto.

Date of Incorporation.—1918. *Date commenced business in Canada.*—June 2, 1928.

Capital stock paid in cash.....	\$300,000
Total assets.....	431,630
Total liabilities.....	130,197
Surplus protection of policyholders	301,439

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$39,275
Premiums—Total business (net)...	115,456
Claims—Ontario (net).....	17,863
Claims—Total business (net)....	53,874

BRITISH COLONIAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President, Hon. P. E. Du Tremblay, Montreal; General Manager, B. A. Charlebois, Montreal; Secretary, J. E. Rochon, Montreal; Provincial Manager, G. Deans-Buchan.

Directors.—Hon. E. P. Patenaude, Montreal; R. E. Cox, Montreal; C. K. Beveridge, St. John, N.B.; P. A. Boutin, Quebec; Gustave Monette, Montreal; R. R. Bachand, Waterloo, Que.; B. A. Charlebois, Montreal; Theodore Meunier, Montreal; Hon. P. E. Du Tremblay, Montreal; Benon Fontaine, Montreal; E. G. Leduc, Montreal; J. H. Pigeon, Montreal; M. Raymond, Montreal.

Chief or General Agent in Ontario.—G. Deans Buchan, Osler Bldg., 11 Jordan St., Toronto.

Date of Incorporation.—May 19, 1909. *Date commenced business in Canada.*—June 1, 1912.

Capital stock paid in cash.....	\$100,340
Total assets.....	513,667
Total liabilities.....	348,996
Surplus protection of policyholders	164,671

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$54,178
Premiums—Total business (net)...	229,678
Claims—Ontario (net).....	41,935
Claims—Total business (net)....	245,854

BRITISH CROWN ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, Toronto.

Chief or General Agent in Ontario.—J. H. Riddel, 217 Bay St., Toronto.

Date of Incorporation.—March, 1907. *Date commenced business in Canada.*—January 1, 1907.

Capital stock paid in cash.....	\$121,667
Assets in Canada.....	405,824
Liabilities in Canada.....	238,057

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$113,452
Premiums—Canada (net).....	258,694
Claims—Ontario (net).....	99,037
Claims—Canada (net).....	185,104

*See note on page 1.

BRITISH EMPIRE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-Presidents, H. C. Cox, G. A. Morrow, Toronto; Secretary, Lincoln Carlisle, Toronto; General Manager, Kenneth Thom, Toronto; Assistant General Manager, G. Stubington.

Directors.—E. A. Brownell, W. M. Cox, H. C. Cox, G. A. Morrow, E. R. Wood, E. Willans, C. S. Wainwright, all of Toronto; and J. Lester Parsons and H. J. Wyatt, of New York.

Chief or General Agent in Ontario.—E. A. Brownell, 16-22 Wellington St. E., Toronto.

Date of Incorporation.—June 11, 1928. *Date commenced business in Canada.*—June 25, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$100,000	Premiums—Ontario (net).....	\$82,101
Total assets.....	426,303	Premiums—Total business (net)...	187,273
Total liabilities.....	215,925	Claims—Ontario (net).....	47,941
Surplus protection of policyholders	210,378	Claims—Total business (net)....	106,867

THE BRITISH & EUROPEAN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive in Canada.—John Holroyde, Montreal.

Chief or General Agent in Ontario.—Stanley Moss, c/o Fidelity Agency of Canada, Ltd., 53 Adelaide St. E., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—July 7, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£50,000	Premiums—Ontario (net).....	\$14,383
Assets in Canada.....	\$103,892	Premiums—Canada (net).....	42,729
Liabilities in Canada.....	49,695	Claims—Ontario (net).....	7,568
		Claims—Canada (net).....	23,120

BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LTD.*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Robt. J. Dale, Coristine Bldg., Montreal, Que.

Chief or General Agent in the Province.—Arthur Tucker, Metropolitan Bldg., Toronto, Ont.

Date of Incorporation.—Aug. 5, 1867. *Date commenced business in Canada.*—May 16, 1888.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$6,521,333	Premiums—Ontario (net).....	\$676
Assets in Canada.....	146,603	Premiums—Canada (net).....	3,909
Liabilities in Canada.....	1,546	Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	200

THE BRITISH GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.

Chief or General Agent in Ontario.—E. P. Beatty, Temple Bldg., Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.*—January 1, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£175,000	Premiums—Ontario (net).....	\$31,682
Assets in Canada.....	\$184,092	Premiums—Canada (net).....	96,520
Liabilities in Canada.....	95,560	Claims—Ontario (net).....	15,942
		Claims—Canada (net).....	65,260

THE BRITISH LAW INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—C. J. R. Coyle, 465 St. John St., Montreal.

Chief or General Agent in Ontario.—D. L. Durrant, 36 Toronto St., Toronto.

Date of Incorporation.—1888. *Date commenced business in Canada.*—January 15, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,459,980	Premiums—Ontario (net).....	\$22,683
Assets in Canada.....	177,755	Premiums—Canada (net).....	103,537
Liabilities in Canada.....	100,754	Claims—Ontario (net).....	17,264
		Claims—Canada (net).....	51,018

*See note on page 1.

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. H. Riddel, Toronto; Vice-President, S. Fairley; Managing Director, J. H. Riddel, Toronto; Secretary, S. Fairley.*Directors.*—J. H. Riddel, Toronto; H. T. Fairley, Toronto; S. Fairley, Toronto; B. B. Cronyn, Toronto; S. A. Bennett, London, England; Brian E. S. Mountain, W. E. Young, Toronto; Sir E. M. Mountain, London, England; W. H. Despard, Toronto.*Date of Incorporation.*—1906. *Date commenced business in Canada.*—February 20, 1912†

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$248,699	Premiums—Ontario (net).....	\$76,873
Total assets.....	840,336	Premiums—Total business (net)..	191,485
Total liabilities.....	244,682	Claims—Ontario (net).....	45,590
Surplus protection of policyholders	595,654	Claims—Total business (net)....	92,101

BRITISH OAK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. W. Nash, Montreal.*Chief or General Agent in Ontario.*—E. D. Hardy, 465 Sparks St., Ottawa, Ont.*Date of Incorporation.*—1908. *Date commenced business in Canada.*—September 3, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£175,000	Premiums—Ontario (net).....	\$52,627
Assets in Canada.....	\$305,853	Premiums—Canada (net).....	202,671
Liabilities in Canada.....	139,203	Claims—Ontario (net).....	32,978
		Claims—Canada (net).....	119,967

BRITISH TRADERS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, VICTORIA, IN THE COLONY OF HONG KONG

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.*Chief or General Agent in Ontario.*—Colin E. Sword, 44 Victoria St., Toronto.*Date of Organization.*—1865. *Date commenced business in Canada.*—February 20, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£192,000	Premiums—Ontario (net).....	\$104,447
Assets in Canada.....	\$1,042,690	Premiums—Canada (net).....	225,306
Liabilities in Canada.....	152,285	Claims—Ontario (net).....	62,721
		Claims—Canada (net).....	99,116

CALEDONIAN AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Douglas Cownie, Bank of Nova Scotia Bldg., Montreal.*Chief or General Agent in Ontario.*—Thomas Irvine Company, Limited, Excelsior Life Bldg., Toronto.*Date of Incorporation.*—1897. *Date commenced business in Canada.*—February 10, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$200,000	Premiums—Ontario (net).....	\$12,176
Assets in Canada.....	98,355	Premiums—Canada (net).....	47,413
Liabilities in Canada.....	45,328	Claims—Ontario (net).....	6,502
		Claims—Canada (net).....	21,422

CALEDONIAN INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Douglas Cownie, Montreal.*Chief or General Agent in Ontario.*—Geo. H. Muntz, Temple Bldg., Toronto.*Date of Organization.*—1810. *Date commenced business in Canada.*—February, 1883.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$754,323	Premiums—Ontario (net).....	\$120,509
Assets in Canada.....	549,897	Premiums—Canada (net).....	313,843
Liabilities in Canada.....	289,073	Claims—Ontario (net).....	83,747
		Claims—Canada (net).....	163,933

*See note on page 1.

†Prior to date business was confined to Province of Manitoba.

CALIFORNIA INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, 276 St. James St. W., Montreal, Que.*Chief or General Agent in Ontario.*—G. R. Hargraft, 49 Wellington St. E., Toronto.*Date of Incorporation.*—1864. *Date commenced business in Canada.*—November 18, 1912.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	166,051	Premiums—Ontario (net).....	\$14,383
Liabilities in Canada.....	41,136	Premiums—Canada (net).....	40,903
		Claims—Ontario (net).....	19,440
		Claims—Canada (net).....	25,962

CAMDEN FIRE INSURANCE ASSOCIATION*

HEAD OFFICE, CAMDEN, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. H. Hall, 1602 Canada Permanent Bldg., Toronto, Ont.*Chief or General Agent in Ontario.*—W. Hall, Toronto, Ont.*Date of Incorporation.*—March, 1841. *Date commenced business in Canada.*—February 26, 1930.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	165,470	Premiums—Ontario (net).....	\$16,600
Liabilities in Canada.....	37,698	Premiums—Canada (net).....	55,393
		Claims—Ontario (net).....	11,277
		Claims—Canada (net).....	27,436

CANADA ACCIDENT AND FIRE ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, C. H. Godfrey, Montreal; Vice-President, John Holroyde, Montreal; Secretary, H. F. Roden, Montreal; General Manager, John Holroyde, Montreal.*Directors.*—C. H. Godfrey, Montreal; John Holroyde, Montreal; R. Ewing, Montreal; Alfred Lambert, R. F. Roden.*Chief or General Agent in Ontario.*—H. S. Thorne, 100 Adelaide St. W., Toronto.*Date of Incorporation.*—June 23, 1887. *Date commenced business in Canada.*—September 10, 1888.

Capital stock paid in cash.....	\$43,320	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,442,089	Premiums—Ontario (net).....	\$165,326
Total liabilities.....	576,000	Premiums—Total business (net)...	501,656
Surplus protection of policyholders	866,089	Claims—Ontario (net).....	55,769
		Claims—Total business (net)....	246,990

THE CANADA LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Leighton McCarthy, K.C., Toronto, Ont.; Vice-President, E. R. Wood, Toronto; General Manager, A. N. Mitchell, Toronto; Secretary, J. H. Domelle.*Directors.*—H. C. Cox, Oakville; Leighton McCarthy, K.C., Toronto; Aime Geoffrion, K.C., B.C.L., Montreal; E. R. Wood, LL.D., Toronto; Hon. Chas. Stewart, P.C., M.P., Ottawa; J. A. McLeod, Toronto; R. A. Laidlaw, Toronto; W. E. Rundle, Toronto; John Stuart, Chicago; Rt. Hon. Sir Thomas White, K.C.M.G., Toronto; A. E. Ames, Toronto; C.A. Bogert, Toronto; A. V. Davis, Pittsburgh, Pa.; A. N. Mitchell; W. N. Tilley, K.C.*Date of Incorporation.*—August 21, 1847. *Date commenced business in Canada.*—August 21, 1847.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	226,929,074	Premiums—Ontario (net).....	\$6,378,335
Ontario business in force (gross)...	209,297,092	Premiums—Total business (net)...	35,177,547
Total business in force (gross)....	848,886,137	Death Claims—Ontario (net)....	1,991,541
		Death Claims—Total business (net)	8,113,207

*See note on page 1.

CANADA SECURITY ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, Wm. A. Thomson, Toronto; Vice-President, John B. Laidlaw; Secretary, Thos. James, Toronto.

Directors.—Wm. A. Thomson, Toronto; C. C. Paull, Toronto; G. P. Patteson, Ottawa, Ont.; Henry F. Gooderham, Toronto; C. D. Henderson, Toronto; Fred W. Lamont, Toronto; Dr. W. E. Ferguson, Toronto; John B. Laidlaw, Toronto; Donald B. Sinclair, Toronto.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—October 1, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$500,000	Premiums—Ontario (net).....	\$75,852
Total assets.....	795,662	Premiums—Total business (net)...	232,427
Total liabilities.....	192,231	Claims—Ontario (net).....	55,385
Surplus protection of policyholders	603,431	Claims—Total business (net)....	148,704

THE CANADIAN FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, R. T. Riley, Winnipeg; Vice-President, C. S. Riley, Winnipeg; General Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—A. L. Denison, Winnipeg; R. R. Wilson, Winnipeg; J. L. Bathgate, Winnipeg; W. A. Murphy, Winnipeg; James A. Richardson, Winnipeg.

Chief or General Agent in Ontario.—F. N. Boyd, Federal Bldg., Toronto.

Date of Incorporation.—1887. *Date commenced business in Canada.*—1895.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$156,963
Total assets.....	2,631,953	Premiums—Total business (net)...	613,845
Total liabilities.....	935,903	Claims—Ontario (net).....	70,095
Surplus protection of policyholders	1,696,050	Claims—Total business (net)....	280,578

CANADIAN GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. P. Fess, Toronto; Vice-President, P. H. Horst; Secretary, T. G. Breck; Treasurer, C. W. Sykes.

Directors.—E. R. Bremner, Ottawa; J. Allan Ross, Toronto; W. P. Fess, Toronto; Paul H. Horst, Toronto; N. M. Paterson, Fort William; R. G. Ivey, Toronto; Senator Lorne C. Webster, Montreal; H. E. Sellers.

Date of Incorporation.—April 27, 1907. *Date commenced business in Canada.*—April 27, 1907

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$500,000	Premiums—Ontario (net).....	\$281,181
Total assets.....	1,258,262	Premiums—Total business (net)...	689,768
Total liabilities.....	519,589	Claims—Ontario (net).....	146,778
Surplus protection of policyholders	738,673	Claims—Total business (net)....	301,909

CANADIAN INDEMNITY COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, R. T. Riley, Winnipeg; Vice-President and Managing Director, C. S. Riley, Winnipeg; General Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—R. T. Riley, Winnipeg; C. S. Riley, Winnipeg; R. R. Wilson, Winnipeg; J. H. Riley, Winnipeg; A. L. Denison, Winnipeg; A. F. Culver, Montreal, Que.

Chief or General Agent in Ontario.—R. T. Robinson, Canadian Indemnity Co., Toronto, Ont.

Date of Incorporation.—March 23, 1918. *Date commenced business in Canada.*—December 1, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$500,000	Premiums—Ontario (net).....	\$127,009
Total assets.....	1,482,625	Premiums—Total business (net)...	623,223
Total liabilities.....	740,463	Claims—Ontario (net).....	44,476
Surplus protection to policyholders	742,162	Claims—Total business (net)....	271,511

*See note on page 1.

THE CANADIAN SURETY COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. F. Lafrentz, New York; 1st Vice-President, W. H. Hall, Toronto; 2nd Vice-President, T. Bradshaw, F.I.A.; Acting General Manager, W. H. Hall, Toronto; Treasurer, E. C. Tyrrell.

Directors.—F. W. Lafrentz, New York; A. F. Lafrentz, D. H. Cook, New York; A. C. Matthews, Toronto; F. G. Osler, Toronto; F. J. Parry, New York; Wm. E. McKell, New York; T. Bradshaw, Toronto; Wm. H. Burgess, Toronto; W. H. Hall, Toronto; A. E. Knox, Toronto.

Date of Incorporation.—May 19, 1911. *Date commenced business in Canada.*—July, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$500,000	Premiums—Ontario (net).....	\$135,409
Total assets.....	1,208,907	Premiums—Total business (net)...	448,933
Total liabilities.....	414,072	Claims—Ontario (net).....	38,027
Surplus protection of policyholders	794,835	Claims—Total business (net)....	197,436

CAPITAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, OTTAWA, ONT.

Officers.—President, John J. Lyons, Ottawa; Vice-President, L. N. Poulin, Ottawa; Managing Director, A. E. Corrigan, Ottawa.

Directors.—Col. D. R. Street, Ottawa; W. H. McAuliffe, Ottawa; Gordon Grant, Toronto; R. P. Gough, Toronto; Dr. N. A. Dussault, Quebec; A. E. Corrigan, Ottawa; D. B. Mulligan, New York, N.Y.; J. J. Lyons, Ottawa; E. W. Tobin, Bromptonville; L. N. Poulin, Ottawa; John J. Lyons, Ottawa.

Date of Incorporation.—1911. *Date commenced business in Canada.*—January 11, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$137,060	Premiums—Ontario (net).....	\$106,936
Total assets.....	2,323,379	Premiums—Total business (net)...	400,023
Ontario business in force (gross)...	4,800,401	Death Claims—Ontario (net)....	21,631
Total business in force (gross)....	15,311,435	Death Claims—Total business (net)	113,527

CAR & GENERAL INSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Concourse Bldg., Toronto.

Date of Incorporation.—1903. *Date commenced business in Canada.*—January, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£51,436	Premiums—Ontario (net).....	\$29,651
Assets in Canada.....	\$443,102	Premiums—Canada (net).....	191,483
Liabilities in Canada.....	153,760	Claims—Ontario (net).....	6,868
		Claims—Canada (net).....	67,574

CASUALTY COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. A. E. Gooderham, Toronto; Managing Director, A. W. Eastmure, Toronto; Treasurer, J. C. Dodds.

Directors.—G. H. Gooderham, E. D. Gooderham, Col. G. G. Blackstock, A. E. Gooderham, Jr.; H. W. Falconer, D. G. Ross, Col. A. E. Gooderham, Sr.; A. W. Eastmure, J. P. Nicolls.

Date of Incorporation.—May 19, 1911. *Date commenced business in Canada.*—January 1, 1916.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$201,600	Premiums—Ontario (net).....	\$125,977
Total assets.....	414,430	Premiums—Total business (net)...	216,855
Total liabilities.....	240,561	Claims—Ontario (net).....	67,703
Surplus protection of policyholders	173,869	Claims—Total business (net)....	114,219

* See note on page 1.

THE CENTRAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Lewis Laing, Montreal.

Chief or General Agent in Ontario.—R. Forster Smith, Metropolitan Bldg., Toronto.

Date of Incorporation.—June 25, 1907. *Date commenced business in Canada.*—June 25 1923.

Capital stock paid in cash.....	£100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$351,833	Premiums—Ontario (net).....	\$41,107
Liabilities in Canada.....	109,771	Premiums—Canada (net).....	127,889
		Claims—Ontario (net).....	18,805
		Claims—Canada (net).....	62,170

CENTRAL UNION INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada.—Toronto, Ont.

Manager or Chief Executive Officer in Canada.—G. W. Pearson, Mail Bldg., Toronto.

Chief or General Agent in Ontario.—W. A. Medland, Mail Building, Toronto, Ont.

Date of Incorporation.—1928. *Date commenced business in Canada.*—January 2, 1930.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	149,891	Premiums—Ontario (net).....	\$4,738
Liabilities in Canada.....	17,260	Premiums—Canada (net).....	18,073
		Claims—Ontario (net).....	1,794
		Claims—Canada (net).....	6,514

CENTURY INDEMNITY COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, 15 Toronto St., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. M. M. Kirkpatrick, Toronto.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of Incorporation.—1917. *Date commenced business in Canada.*—1929.

Capital stock paid in cash.....	\$800,000	PREMIUMS WRITTEN—LOSSES INCURRED	
Assets in Canada.....	396,828	Premiums—Ontario (net).....	Cr. \$568
Liabilities in Canada.....	43,760	Premiums—Canada (net).....	Cr. 760
		Claims—Ontario (net).....	Cr. 1,183
		Claims—Canada (net).....	5,124

CENTURY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—T. W. Greer, 325 Howe St., Vancouver, B.C.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Incorporation.—1885. *Date commenced business in Canada.*—1917.

Capital stock paid in cash.....	£350,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$676,626	Premiums—Ontario (net).....	\$79,194
Liabilities in Canada.....	351,477	Premiums—Canada (net).....	241,884
		Claims—Ontario (net).....	97,393
		Claims—Canada (net).....	186,114

CHINA FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, VICTORIA, COLONY OF HONG KONG

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.

Date of Incorporation.—1865. *Date commenced business in Canada.*—July 2, 1918.

Capital stock paid in cash..(Mex.)	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$111,420	Premiums—Ontario (net).....	\$11,810
Liabilities in Canada.....	17,236	Premiums—Canada (net).....	21,864
		Claims—Ontario (net).....	2,643
		Claims—Canada (net).....	4,782

*See note on page 1.

THE CITIZENS INSURANCE COMPANY OF NEW JERSEY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, 24 Wellington St. E., Toronto, Ont.*Chief or General Agent in Ontario.*—B. W. Ballard, Toronto, Ont.*Date of Incorporation.*—1929. *Date commenced business in Canada.*—January, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$4,931
Assets in Canada.....	185,703	Premiums—Canada (net).....	45,928
Liabilities in Canada.....	20,895	Claims—Ontario (net).....	1,263
		Claims—Canada (net).....	11,322

CITY OF NEW YORK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Manager or Chief Executive Officer in Canada.—F. W. Evans, Montreal, Que.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.*Date of Incorporation.*—1905. *Date commenced business in Canada.*—July 1, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,500,000	Premiums—Ontario (net).....	†.....
Assets in Canada.....	248,247	Premiums—Canada (net).....	†.....
Liabilities in Canada.....	.....	Claims—Ontario (net).....	†.....
		Claims—Canada (net).....	†.....

COLUMBIA INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—James B. Paterson, Montreal.*Chief or General Agent in Ontario.*—W. Rae Blight, 22 Toronto St., Toronto.*Date of Incorporation.*—1901. *Date commenced business in Canada.*—October 11, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$18,803
Assets in Canada.....	349,453	Premiums—Canada (net).....	68,627
Liabilities in Canada.....	62,744	Claims—Ontario (net).....	11,233
		Claims—Canada (net).....	37,759

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.*Chief or General Agent in Ontario.*—W. M. Hargraff, 49 Wellington St. E., Toronto.*Date of Incorporation.*—September 28, 1861. *Date commenced business in Canada.*—September 11, 1863.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$17,228,000	<i>Life:</i>	
Assets in Canada.....	2,215,829	Premiums—Ontario (net).....	\$537
Ontario business in force (gross)...	27,684	Premiums—Canada (net).....	7,638
Canadian business in force (gross)	367,787	Death Claims—Ontario (net)....	Nil
		Death Claims—Canada (net)....	18,919
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	1,621,090	Premiums—Ontario (net).....	268,018
Liabilities in Canada.....	591,773	Premiums—Canada (net).....	755,243
		Claims—Ontario (net).....	121,988
		Claims—Canada (net).....	388,051

* See note on page 1.

† Included in Home Insurance figures.

CONFEDERATION LIFE ASSOCIATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Chas. S. Macdonald, Toronto; Vice-Presidents, Col. J. F. Michie and R. S. Waldie, Toronto; General Manager, V. R. Smith, M.A., Toronto; Secretary, Chas. Reade Dent, Toronto.

Directors.—Charles S. Macdonald, Toronto; Lieut.-Col. J. F. Michie, Toronto; John Firstbrook, Toronto; James E. Ganong, Toronto; A. C. Matthews, Toronto; B. B. Cronyn, Toronto; R. S. Waldie, Toronto; Walter C. Laidlaw, Toronto; Arthur F. White, Toronto; Chas. P. Smith, Toronto; P. A. Thomson, Montreal, Que.; J. S. McLean, Toronto, Ont.

Date of Incorporation.—April 14, 1871. *Date commenced business in Canada.*—October 31, 1871.

Capital stock paid in cash..... \$200,000

Life:
Total assets..... 94,038,094

Ontario business in force (gross)... 89,516,655

Total business in force (gross)... 361,044,688

Other than Life:
Total assets..... 110,610

Total liabilities..... 6,928

Surplus protection of policyholders 103,682

PREMIUMS WRITTEN—CLAIMS INCURRED

Life:
Premiums—Ontario (net)..... \$2,773,424
Premiums—Total business (net).. 14,242,159
Death Claims—(Ontario net).... 567,192
Death Claims—Total business (net) 3,227,003

Other than Life:
Premiums—Ontario (net)..... 17,629
Premiums—Canada (net)..... 27,289
Claims—Ontario (net)..... 15,913
Claims—Canada (net)..... 23,760

CONNECTICUT FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Joint Managers or Chief Executive Officers in Canada.—S. M. Elliott and A. H. Vallance, Montreal.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Incorporation.—June, 1850. *Date commenced business in Canada.*—1886.

Capital stock paid in cash..... \$2,000,000

Assets in Canada..... 516,418

Liabilities in Canada..... 123,514

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$49,441
Premiums—Canada (net)..... 173,278
Claims—Ontario (net)..... 31,551
Claims—Canada (net)..... 79,141

CONSOLIDATED FIRE AND CASUALTY INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Hon. H. C. Scholfield, Toronto; 1st Vice-President, P. R. Gardiner, Toronto; 2nd Vice-President, J. C. H. Dussault, Montreal; Managing Director, H. Begg, Toronto.

Directors.—Hon. H. C. Scholfield, J. H. Dussault, Montreal, Que.; Geo. Oakley, Toronto, Ont.; H. Mara, Toronto, Ont.; George Pigott, Hamilton, Ont.; P. R. Gardiner, Toronto, Ont.; H. Begg, Toronto, Ont.; E. B. Stockdale, Toronto, Ont.; W. R. Begg, Toronto; D. S. Thornton, Montreal, Que.; W. S. Morden, Toronto, Ont.; Geo. McNamara, Toronto, Ont.

Capital stock paid in cash..... \$205,000

Total assets..... 405,610

Total liabilities..... 198,217

Surplus protection of policyholders 207,393

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$112,918
Premiums—Canada (net)..... 236,100
Claims—Ontario (net)..... 81,433
Claims—Canada (net)..... 194,375

CONTINENTAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. D. Bedolfe, Toronto.

Chief or General Agent in Ontario.—R. D. Bedolfe, Federal Bldg., Toronto.

Date of Incorporation.—1897. *Date commenced business in Canada.*—November 6, 1917.

Capital stock paid in cash..... \$1,750,000

Assets in Canada..... 622,753

Liabilities in Canada..... 301,448

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$227,204
Premiums—Canada (net)..... 485,634
Claims—Ontario (net)..... 163,304
Claims—Canada (net)..... 321,143

*See note on page 1.

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.*Chief or General Agent in Ontario.*—Gilbert S. Percy, 36 Toronto St., Toronto.*Date of Incorporation.*—January, 1853. *Date commenced business in Canada.*—November 25, 1910.

Capital stock paid in cash.....	\$4,873,990	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	980,318	Premiums—Ontario (net).....	\$103,103
Liabilities in Canada.....	274,475	Premiums—Canada (net).....	340,777
		Claims—Ontario (net).....	50,236
		Claims—Canada (net).....	178,373

CONTINENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, John W. Hobbs, Toronto; 1st Vice-President, Dr. H. W. Aikins, Toronto; Assistant General Manager, Chas. H. Fuller.*Directors.*—N. J. Lander, Toronto; W. A. Medland, Toronto; Dr. H. W. Aikins, Toronto; Sidney Jones, Toronto; George H. Smith, Toronto; Sir George Garneau, Quebec; G. H. Fensom, Toronto; G. H. Muntz, Toronto; W. A. Denton, Toronto; Richard Southam, Toronto; E. E. Sharpe, Winnipeg, Man.; John W. Hobbs, Toronto; Wm. A. Dryden, Brooklyn, Ont.; John T. Richardson, Toronto; N. L. Paterson, Toronto.*Date of Incorporation.*—1899. *Date commenced business in Canada.*—November, 1899.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	7,858,986	Premiums—Ontario (net).....	\$521,297
Ontario business in force (gross)...	18,305,707	Premiums—Total business (net)...	1,110,029
Total business in force (gross)....	35,184,825	Death Claims—Ontario (net)....	124,466
		Death Claims—Total business (net)	212,095

THE CORNHILL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Willis Faber & Co., Montreal.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1905. *Date commenced business in Canada.*—June 22, 1922.

Capital stock paid in cash.....	£250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$393,767	Premiums—Ontario (net).....	\$87,431
Liabilities in Canada.....	238,906	Premiums—Canada (net).....	312,621
		Claims—Ontario (net).....	48,935
		Claims—Canada (net).....	197,923

COUNTY FIRE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Adam McBride, 465 St. John St., Montreal, Que.*Chief or General Agent in Ontario.*—W. Robins, Room 205, Dominion Bank Bldg., Toronto, Ont.*Date of Incorporation.*—1832. *Commenced business in Canada.*—November, 1931.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	327,422	Premiums—Ontario (net).....	\$2,237
Liabilities in Canada.....	11,227	Premiums—Canada (net).....	12,691
		Claims—Ontario (net).....	1,192
		Claims—Canada (net).....	8,248

*See note on page 1.

CROWN LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Sir Robert L. Borden, Ottawa; Vice-President, C. W. Somers, Toronto; General Manager, H. R. Stephenson.

Directors.—Sir Robert L. Borden, Ottawa; H. R. Stephenson, Toronto; G. O. Somers, Pasadena, Cal.; Geo. A. Morson, Havana, Cuba; W. R. Morson, Toronto; F. R. McD. Russell, Vancouver, B.C.; Grant Hall, Montreal; C. W. Somers, Toronto; W. F. Watkins, Toronto; F. Erickson Brown, Toronto; H. D. Burns, Toronto; G. E. Spragge, Toronto.

Date of Incorporation.—June 14, 1900. *Date commenced business in Canada.*—September 10, 1901.

Capital stock paid in cash.....	\$229,697
Total assets.....	18,893,082
Ontario business in force (gross)...	34,857,165
Total business in force (gross)....	138,821,915

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$1,150,783
Premiums—Total business (net)...	4,241,525
Death Claims—Ontario (net)....	206,699
Death Claims—Total business (net)	873,096

THE DOMINION OF CANADA GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. A. E. Gooderham; Vice-Presidents, Major A. E. Gooderham, Jr., D. G. Ross; General Manager, H. W. Falconer.

Directors.—Col. A. E. Gooderham, Toronto; D. G. Ross, Toronto; E. D. Gooderham, Toronto; Col. G. G. Blackstock, Toronto; Albert E. Gooderham, Jr., Toronto; G. H. Gooderham, Toronto; H. W. Falconer, Toronto; J. P. Nicolls, Vancouver, B.C.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—November 5, 1887.

Capital stock paid in cash.....	\$1,005,300
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PREMIUMS WRITTEN—CLAIMS INCURRED

Life:

Total assets.....	\$813,705
Ontario business in force (gross)...	5,228,894
Total business in force (gross)....	8,085,962

Life:

Premiums—Ontario (net).....	\$116,004
Premiums—Total business (net)...	209,607
Death Claims—Ontario (net)....	13,021
Death Claims—Total business (net)	45,846

Other than Life:

Total assets.....	2,562,185
Total liabilities.....	1,095,508
Surplus protection of policyholders	1,466,677

Other than Life:

Premiums—Ontario (net).....	736,883
Premiums—Total business (net)...	1,344,365
Claims—Ontario (net).....	346,853
Claims—Total business (net)....	595,158

THE DOMINION FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, Lieut.-Col. Robt. F. Massie, Toronto; 1st Vice-President, R. S. Cassels, K.C., Toronto; 2nd Vice-President, F. J. Cuthbertson, Montreal.

Directors.—Lieut.-Col. Robt. F. Massie; R. A. Brock, Montreal; R. S. Cassels, K.C., Toronto; Geo. J. Cuthbertson, Montreal; Alfred F. James, Milwaukee; Howard Greene, Milwaukee; Dr. Thaddeus Walker, Detroit; John A. Fraser, Toronto; C. S. Macdonald, Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.*—May 11, 1907.

Capital stock paid in cash.....	\$300,000
Total assets.....	967,464
Total liabilities.....	375,364
Surplus protection of policyholders	592,100

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net).....	\$161,555
Premiums—Total business (net)...	297,191
Claims—Ontario (net).....	63,282
Claims—Total business (net)....	122,773

THE DOMINION LIFE ASSURANCE COMPANY*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President and Managing Director, Ford S. Kumpf; Vice-Presidents, Edward F. Seagram, Geo. D. Forbes, G. A. Dobbie.

Directors.—A. J. Andrews, K.C., Winnipeg; C. W. Wells, D.D.S., Toronto; W. L. Hilliard, M.D., Waterloo; J. H. Gundy, Toronto; H. M. Snyder, Waterloo; C. Gordon Cockshutt, Brantford; Thos. Hilliard, Waterloo, Ont.; W. H. Malkin, Vancouver, B.C.; Ford S. Kumpf, Waterloo, Ont.; E. F. Seagram, Waterloo, Ont.; G. D. Forbes, Hespeler, Ont.; G. A. Dobbie, Galt, Ont.

Date of Incorporation.—March 20, 1889. *Date commenced business in Canada.*—July 12, 1889.

Capital stock paid in cash.....	\$200,000
Total assets.....	26,357,434
Ontario business in force (gross)...	70,046,348
Total business in force (gross)....	145,117,527

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net).....	\$2,055,003
Premiums—Total business (net)...	4,526,182
Death Claims—Ontario (net)....	391,729
Death Claims—Total business (net)	884,462

*See note on page 1.

EAGLE, STAR & BRITISH DOMINIONS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, Toronto.*Chief or General Agent in Ontario.*—J. H. Riddel, 217 Bay St., Toronto.*Date of Incorporation.*—1904. *Date commenced business in Canada.*—May, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£1,969,057	Premiums—Ontario (net).....	\$142,544
Assets in Canada.....	\$478,130	Premiums—Canada (net).....	330,310
Liabilities in Canada.....	242,197	Claims—Ontario (net).....	62,974
		Claims—Canada (net).....	135,637

THE T. EATON GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, R. Y. Eaton; Vice-President, H. McGee; Secretary-Treasurer, J. J. Vaughan, Toronto.*Directors.*—R. Y. Eaton, Toronto; H. McGee, Toronto; J. J. Vaughan, Toronto; J. A. Livingstone, Toronto; J. Elliott, Toronto; G. D. Adams, Toronto; J. G. McKee, Toronto; A. E. Stuart, Toronto; T. C. Musgrave, Toronto.*Date of Incorporation.*—May 11, 1920. *Date commenced business in Canada.*—July 1, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$86,000	Premiums—Ontario (net).....	\$7,709
Total assets.....	175,718	Premiums—Total business (net)...	7,709
Total liabilities.....	2,085	Claims—Ontario (net).....	366
Surplus protection to policyholders	175,718	Claims—Total business (net)....	366

THE T. EATON LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, R. Y. Eaton, Toronto; 1st Vice-President, H. McGee, Toronto; 2nd Vice-President, Lady Eaton, Toronto; Manager, J. A. Livingstone, Toronto.*Directors.*—W. G. Dean, Toronto; H. M. Tucker, Winnipeg; R. Y. Eaton, Toronto; J. J. Vaughan, Toronto; S. Wilson, Winnipeg; Mrs. J. S. Burnside, Toronto; J. Elliott, Toronto; J. A. Livingstone, Toronto; T. C. Musgrave, Toronto; J. E. Dodds, Montreal, Que.; J. G. McKee, Toronto; T. A. McCrea, Toronto; H. McGee, Toronto; Lady Eaton, Toronto.*Date of Incorporation.*—June 22, 1920. *Date commenced business in Canada.*—August 20, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$100,000	Premiums—Ontario (net).....	\$465,055
Total assets.....	4,822,426	Premiums—Total business (net)...	847,588
Ontario business in force (gross)...	13,695,704	Death Claims—Ontario (net)....	67,690
Total business in force (gross)....	25,504,718	Death Claims—Total business (net)	114,578

THE EMPIRE LIFE INSURANCE COMPANY

HEAD OFFICE, 255 BAY STREET, TORONTO, ONT.

Incorporated.—January 11, 1923. *Commenced business in the Province.*—January 30, 1923.*Officers (as at date of filing statement).*—President Chas. P. Fell; Vice-President, A. H. Keith Russell; Secretary and Treasurer, J. Ross Paterson; General Manager and Actuary, L. T. Boyd.*Directors (as at date of filing statement).*—Chas. P. Fell, Toronto; Geo. J. Guy, Hamilton; B. R. McKenzie, Windsor; Geo. M. Orr, Toronto; A. H. Keith Russell, Toronto; A. H. Vanderburgh, Toronto; J. M. Vaughan, Toronto; Albert J. Walker, Toronto.*Auditors.*—E. J. Howson, F.C.A., A. B. Sheppard, F.C.A., of Messrs. Thorne, Mulholland, Howson & McPherson.**Statement for Year Ending 31st December, 1933****Capital Stock**

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$5,000,000.		
Number of Shares, 50,000. Par value, \$100.00.		
Capital stock at beginning of year.....	\$2,607,500 00	\$623,360 00
Capital stock issued during year, 100 shares.....	10,000 00	2,500 00
Total.....	\$2,617,500 00	\$625,860 00
Deduct capital stock forfeited or cancelled, 5 shares.....	500 00	125 00
Capital stock at end of year.....	\$2,617,000 00	\$625,735 00

*See note on page 1.

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$928,720 00
Amount received during the year.....	Nil
Total amount paid to 31st December, 1933.....	<u>\$928,720 00</u>

Synopsis of Ledger Accounts

As at 31st December, 1932:		Decrease in Ledger Assets in 1933:	
Net ledger assets.....	\$2,203,373 97	Disbursements.....	\$385,959 42
Other ledger liabilities as follows:		Amount by which ledger assets were written down.....	2,110 68
Policy proceeds left with Company.....	13,159 08	Decreases in ledger liabilities, as follows:	
Balance due agents.....	614 95	Forfeited shares reinstated..	1,425 00
Reserve for depreciation in market value under book value of investments.....	221,191 66	Total decrease.....	<u>\$389,495 10</u>
Total ledger assets.....	<u>\$2,438,339 66</u>	As at 31st December, 1933:	
Increase in ledger assets in 1933:		Net ledger assets.....	\$2,387,028 11
Income.....	\$585,563 88	Other ledger liabilities, as follows:	
Increase in capital stock.....	2,375 00	Policy proceeds left with Company.....	9,341 48
		Balances due agents.....	722 19
		Reserve for contingencies...	16,000 00
		Reserve for depreciation in market value under book value of investments.....	223,691 66
Total increase.....	<u>\$587,938 88</u>	Total ledger assets.....	<u>\$2,636,783 44</u>
Total.....	<u>\$3,026,278 54</u>	Total.....	<u>\$3,026,278 54</u>

Assets**Ledger Assets**

Book value of real estate held for sale.....	\$26,047 60
Mortgage loans on real estate:	
First mortgages.....	\$532,621 87
Agreements for sale.....	10,750 00
	543,371 87
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:	
Loans to policyholders.....	\$199,401 21
Advances to policyholders under automatic non-forfeiture provisions.....	67,359 01
	266,760 22
Amortized book value of bonds, debentures and debenture stocks owned:	
Not in default.....	\$784,004 12
In default.....	10,021 00
	794,025 12
Book value of stocks owned.....	997,855 28
Cash on hand and in banks:	
On hand at head office.....	\$4,134 46
In chartered banks of Canada in Canada.....	3,270 00
In all other banks and depositories.....	225 00
	7,629 46
Advances to agents.....	1,093 89
Total Ledger Assets.....	<u>\$2,636,783 44</u>

Non-Ledger Assets

Interest due and accrued.....	\$33,823 20
Rents due.....	112 50
Net premiums due and uncollected and deferred.....	90,111 75
Net consideration for annuities due and uncollected and deferred.....	3,608 99
Deferred discounts and rents receivable.....	982 92
Total Non-Ledger Assets.....	<u>\$128,639 36</u>
Total Assets.....	<u>\$2,765,422 80</u>

Liabilities

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain.....	\$1,977,243 00
Provision for unreported death losses and disability claims.....	16,236 26
Amounts left with Company (arising out of assurance contracts), including interest accumulations.....	9,341 48
Received from policyholders in advance.....	8,166 83
Provincial, municipal and other taxes due and accrued.....	8,086 30
Dividends to shareholders due and unpaid.....	25 20

Liabilities—Continued

Salaries, rents and office expenses due and accrued.....	\$2,429	49
Medical examiners' fees due and accrued.....	640	00
Commissions to agents due and accrued.....	722	19
Reserve for loss on investments.....	16,000	00
Deficiency of market under book value of bonds and debentures.....	4,821	00
Deficiency of market under book value of stocks.....	218,870	66
	\$2,262,582	41
Capital stock paid in cash.....	\$625,735	00
Deficit.....	122,894	61
	502,840	39
Total liabilities, Surplus and Capital.....	\$2,765,422	80

Income Receipts

	First Year	Renewals	Single	Totals
Assurance premiums.....	\$33,828 70	\$439,745 78	\$2,466 20	*\$476,040 68
Less reinsurance premiums paid....	185 18	18,558 98	.....	18,744 16
Total net premiums.....	\$33,643 52	\$421,186 80	\$2,466 20	\$457,296 52
Consideration for annuities.....	\$7,118 17	\$9,906 00	\$3,300 00	\$20,324 17
Total net premium income and consideration for annuities.....				\$477,620 69
Amounts left with the Company at interest (arising out of assurance contracts)...				1,132 40
Interest and dividends.....				102,729 45
Gross rents from Company's property.....				1,062 50
Cash value of policy on Company officer, cancelled.....				1,600 00
Fees not taken.....				286 78
Gross profit on sale or maturity of ledger assets.....				1,132 06
Total Income.....				\$585,563 88

Expenditure Disbursements

	Death Claims	Matured Endowments	Disability Claims	Total
In respect of assurance contracts:				
Death, endowment and disability claims—Ordinary.....	\$83,007 28	\$21,000 00	\$13,194 97	\$117,202 25
Net surrender values.....				103,430 59
Net dividends in cash.....				4,069 21
Total net disbursements in respect of assurance contracts.....				\$224,702 05
In respect of life annuity contracts:				
Cash payments to annuitants.....			\$1,719 60	
Waiver of premiums.....			1,091 93	
				2,811 53
Total net disbursements in respect of assurance and annuity contracts... ..				\$227,513 58
Amounts left with the company and interest accumulations withdrawn.....				452 74
Taxes, licenses and fees.....				9,211 92
Head office expenses:—Salaries, \$35,506.67; directors' fees, \$765.00; auditors' fees, \$1,250.00; travelling expenses, \$1,646.37; rents, \$2,973.62; miscellaneous, \$4,384.86.....				46,526 52
Branch office and agency expenses: Assurance commissions—first year, \$25,651.09; renewal, \$9,308.01; single, \$56.50; salaries, \$24,095.30; travelling expenses, \$23,732.23; Annuity commissions—advanced to agents, \$2,199.62; miscellaneous, \$396.96.....				85,439 71
All other expenses:—Advertising, \$1,164.83; office furniture, \$790.92; books and periodicals, \$95.40; postage, \$1,702.24; express, telegrams and telephones, \$941.13; printing and stationery, \$4,863.36; legal fees, \$2,420.23; medical fees, \$1,673.00; miscellaneous, \$3,163.84.....				16,814 95
Total Disbursements.. ..				\$385,959 42

Exhibit of Policies (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
At end of 1932..	6,209	\$ 11,767,780	2,424	\$ 4,218,611	250	\$ 1,038,811	19,716	8,883	\$ 17,044,918
New issued.....	958	1,479,859	305	733,783	49	168,817	6,574	1,312	2,389,033
Old revived.....	130	270,475	33	60,710	4	15,000	.....	167	346,185
Old increased.....	.....	12,370	.....	12,677	.....	1,000	.....	.....	26,047
Transferred to..	42	106,510	21	39,778	6	11,000	.....	69	157,288
Totals.....	7,339	13,636,994	2,783	5,065,559	309	1,234,628	26,290	10,431	19,963,471
Less ceased by:									
Death.....	24	84,000	12	19,903	3	8,500	225	39	112,628
Maturity.....	.....	.....	2	21,000	.....	.....	.....	2	21,000
Expiry.....	.....	.....	.....	.....	3	56,000	.....	3	56,000
Surrender.....	438	894,030	164	258,485	.....	.....	2,192	602	1,154,707
Lapse.....	739	1,196,125	157	252,379	48	190,291	.....	944	1,638,795
Decrease.....	.....	105,833	.....	59,531	.....	9,792	.....	.....	175,156
Not taken.....	138	313,934	71	182,981	2	15,000	.....	211	511,915
Transferred from.....	22	55,350	43	87,317	6	29,500	.....	71	172,167
Total ceased	1,361	2,649,272	449	881,596	62	309,083	2,417	1,872	3,842,368
At end of 1933..	5,978	10,987,722	2,334	4,183,963	247	925,545	23,873	8,559	16,121,103
Reinsured.....	.....	560,205	.....	94,652	.....	83,972	.....	.....	738,829

Miscellaneous

New policies issued and paid for in cash:—Number, no record; gross amount, no record; reinsured, no record. Claims reinsured:—Death claims, \$40,000; matured endowments, nil. Total amount in force divided as to dividend plan:—Annual, \$147,633; quinquennial, \$866,639; deferred, \$4,657,256; non-participating, \$10,449,575; total, \$16,121,103. Additional accidental death benefits:—Gross amount issued, \$3,136,721; reinsured, \$523,784; terminated by accidental death, \$3,000; reinsured, nil; in force, \$3,133,721; reinsured, \$523,784.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Amount	Reserve	Amount	Reserve
<i>Ordinary with Profits:</i>		\$	\$	\$	\$
Life.....	2,346	4,378,328	541,022	97,749	9,749
Endowment Assurance.....	829	1,253,327	233,323	16,088	955
Term, etc.....	3	16,000	149	.....	.....
Bonus addition.....	.....	23,873	11,361	.....	.....
Additional accidental death benefits.....	.....	(898,750)	449	(92,000)	46
Disability.....	.....	(1,104,733)	10,967	(21,750)	174
Totals.....	3,178	5,671,528	797,271	113,837	10,924
<i>Ordinary without Profits:</i>					
Life.....	3,632	6,609,394	753,005	462,456	48,866
Endowment Assurance.....	1,505	2,930,636	528,319	78,564	1,960
Term, etc.....	244	909,545	7,212	83,972	469
Additional accidental death benefits.....	.....	(2,234,971)	1,118	(431,784)	216
Disability.....	.....	(2,200,305)	22,345	(65,000)	492
Totals.....	5,381	10,449,575	1,311,999	624,992	52,003
Grand Totals.....	8,559	16,121,103	2,109,270	738,829	62,927

Statement of Actuarial Liabilities—Continued

Annuity Section

Class of Annuity	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Annual Payment	Reserve	Annual Payment	Reserve
		\$	\$	\$	\$
<i>With Profits:</i>					
Life Annuities Proper.....	1	200 00	1,546 00	.....	.....
Disability Annuities.....	4	960 00	2,995 00	.....	.....
Totals.....	5	1,160 00	4,541 00	.....	.....
<i>Without Profits:</i>					
Life Annuities Proper.....	10	1,598 45	15,647 00	.....	.....
Not involving life contingencies.....	1	129 60	872 00	.....	.....
Disability Annuities.....	7	3,000 00	19,816 00	600 00	4,027 00
Totals.....	18	4,728 05	36,335 00	600 00	4,027 00
Grand Totals.....	23	5,888 05	40,876 00	600 00	4,027 00

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts.....	\$801,812	\$1,348,334	\$2,150,146
Total reserve on reinsured contracts.....	10,924	56,030	66,954
Total net reserve on the Company's basis of valuation before deduction permitted by statute.....	\$790,888	\$1,292,304	\$2,083,192
Deduction made therefrom (permitted under The Ontario Insurance Act).....	34,920	71,029	105,949
Full deduction permitted, adjusted for reinsured, being.....	34,920	71,029	105,949
Net reserve carried in the liabilities.....	\$755,968	\$1,221,275	\$1,977,243
Net reserve computed on the statutory basis (without deduction).....	790,888	1,292,304	2,083,192
Reserve maintained by the Company in excess of the statutory reserve.....	Nil	Nil	Nil

Miscellaneous Statement

- I. (1) The policies in force were grouped for valuation purposes according to the year of issue, age nearest birthday, and plan, and were then valued by Tables of mid-year reserves, by the Net Premium Method. The O. M. (5) 3½ % Tables were used except for policies of three or less durations, in which case the A. M. (5) 3½ % Tables were used. A limited number of special contracts were valued throughout on the O. M. (5) 3½ % basis.
- (a) No policies have been issued on lives resident in tropical or sub-tropical countries.
- (b) Policies issued at a rated-up age were valued as at the rated-up age.
- (c) The full level reserve was held on liened policies.
- (d) No extra reserve was held where an extra premium, whether annual or single, was charged.
- (e) Policies on lives classed as sub-standard were not issued, except as above.
- (f) (1) For Disability Benefits including the Waiver of Premium only, and for benefits including the Waiver of Premium and the disability annuity, without any reduction in the sum assured, a reserve was held amounting to 50 % of the gross premiums paid from the date of issue of the policies.
- (2) After the occurrence of disability for policies including the Waiver of Premium and Annuity Benefits, without deduction from the sum assured, the amount of additional liability was determined as follows:
 In cases where disability was presumed to be permanent, the reserve held was the present value of future annuity payments and premiums waived, valued by Hunter's Disability Table, with 3 % interest, as follows: 25 %; 50 %, 75 % and 100 % of this value, according as disability has been incurred within one year, two years, three years, four or more years, respectively, with modifications where disability was presumed to be temporary.
- (g) No annuities on sub-standard lives have been issued.
- (h) A reserve was held equal to 50 % of the current premium charged for the Accidental Death Benefit.

Miscellaneous Statement—Continued

(2) Items of Special Reserve.

- (a) No additional reserve was held for prepaid or limited loadings in the case of limited or single payment policies.
- (b) Where the cash values guaranteed exceed the O.M. (5) 3 ½ % or the A.M. (5) 3 ½ % net values, according to the basis of valuation, an addition to the reserve was made, so that the amount held at the end of the premium-paying period would equal the cash guarantee.
- (c) In the case of policies which had lapsed and were not continued under the Automatic Non-forfeiture provision, but were subject to reinstatement, no extra reserve was held.
- (d) No reserve was held to cover option of renewal under term policies.
- (e) No reserve was held to cover option of conversion, where one exists, to a higher premium plan.
- (f) Immediate annuities were valued by the B.O. Annuity Table, with interest at 4 %.

II. No modifications were made in guaranteed values for the special classes referred to above. In each case the premium reserve and surrender values were calculated at the same age.

III. The average rate earned was 4.86 %.

IV. The distribution of surplus:

- (a) No distribution of surplus as between shareholders and policyholders has been made.
- (b) No reserve has been maintained on account of accruing profits under participating policies.
- (c) There are no participating annuities in force.

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada Conversion Loan, 4 ½ %, 1959.....	\$5,000 00	\$5,016 84
Dominion of Canada, 5 ½ %, 1934.....	15,000 00	15,094 50
Dominion of Canada, 4 ½ %, 1946.....	500 00	500 00
Province of Alberta, 5 %, 1955.....	10,000 00	9,520 00
Province of British Columbia, 4 ½ %, 1946.....	13,000 00	12,400 70
Province of Manitoba, 5 ½ %, 1958.....	10,000 00	9,302 00
Province of New Brunswick, 5 ½ %, 1950.....	15,000 00	14,760 00
Province of New Brunswick, 5 %, 1957.....	25,000 00	24,912 50
Province of Ontario Bonds, 6 %, 1936.....	25,000 00	25,688 50
Province of Ontario Debentures, 6 %, 1941.....	5,000 00	5,214 30
Province of Ontario Bonds, 6 %, 1935.....	10,000 00	10,251 70
Province of Ontario Bonds, 4 ½ %, 1950.....	50,000 00	49,530 00
Province of Prince Edward Island Bonds, 6 %, 1947.....	10,000 00	10,779 00
City of Calgary, 5 ½ %, 1944.....	1,000 00	1,040 46
City of Calgary, 5 ½ %, 1954.....	3,000 00	3,190 80
City of Calgary, 5 ½ %, 1954.....	2,000 00	2,127 20
City of Edmonton, 5 ½ %, 1953.....	5,000 00	5,374 00
City of Edmonton, 5 ½ %, 1945.....	5,000 00	5,223 50
City of Edmonton, 5 ½ %, 1964.....	1,500 00	1,568 40
City of Edmonton, 5 ½ %, 1964.....	2,000 00	2,091 20
City of Edmonton, 5 ½ %, 1964.....	1,000 00	1,045 60
City of Edmonton Debentures, 5 ½ %, 1945.....	5,000 00	5,021 00
City of Fort William Bonds, 5 %, 1955.....	1,000 00	1,013 20
City of Fort William Bonds, 5 %, 1956.....	2,000 00	2,027 00
City of Fort William Bonds, 5 %, 1957.....	2,000 00	2,027 60
City of Galt, 5 ½ %, 1939.....	5,042 85	5,238 01
City of Galt, 5 %, 1943.....	1,000 00	1,019 70
City of Hamilton, 4 ½ %, 1945.....	14,000 00	13,393 38
City of Hamilton, 6 %, 1939.....	1,000 00	1,025 26
City of Hamilton, 6 %, 1940.....	14,000 00	14,401 80
City of Hamilton, 5 %, 1943.....	3,000 00	3,000 00
City of Hamilton, 5 %, 1941.....	4,000 00	4,012 40
City of Hull, 5 %, 1947.....	12,500 00	12,500 00
City of London, 5 %, 1945.....	5,637 95	5,637 95
City of London, 5 %, 1944.....	1,000 00	1,003 12
City of London, 5 %, 1940.....	5,000 00	5,073 50
City of London, 5 %, 1942.....	1,000 00	1,002 75
City of Medicine Hat, 6 %, 1941.....	3,000 00	3,000 00
City of Montreal, 4 ½ %, 1953.....	2,968 66	2,767 59
City of Montreal, 6 %, 1941.....	10,000 00	10,618 91
City of Montreal, 5 %, 1945.....	20,000 00	19,572 00
City of Moose Jaw, 5 ½ %, 1939.....	1,000 00	1,022 78
City of Moose Jaw, 5 %, 1944.....	1,000 00	995 96
City of Niagara Falls, 5 %, 1938.....	3,000 00	2,922 30
City of Niagara Falls, 5 %, 1939.....	3,000 00	2,909 40
City of Niagara Falls, 5 %, 1940.....	3,000 00	2,896 80
City of Niagara Falls, 5 %, 1941.....	3,000 00	2,885 10
City of Niagara Falls, 5 %, 1942.....	3,000 00	2,874 00
City of Niagara Falls, 5 %, 1943.....	3,000 00	2,863 50
City of Niagara Falls, 6 %, 1941.....	5,000 00	5,060 00
City of North Bay, 5 %, 1944.....	858 65	849 63
City of North Bay, 5 %, 1941.....	3,097 69	3,072 29
City of North Bay, 5 %, 1937.....	2,548 47	2,537 00
City of Oshawa, 5 %, 1936.....	5,000 00	5,000 00.

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
City of Oshawa, 5%, 1934.....	5,000 00	\$5,000 00
City of Regina, 5%, 1957.....	2,000 00	2,027 80
City of Regina, 6½%, 1938.....	1,000 00	1,059 78
City of St. Catharines, 5½%, 1936.....	1,000 00	1,007 50
City of Sault Ste. Marie, 5½%, 1945.....	2,000 00	2,068 80
City of Sault Ste. Marie, 6%, 1948.....	1,000 00	1,077 20
City of Sudbury, 5%, 1933.....	1,004 41	1,004 41
City of Three Rivers, 5%, 1957.....	14,000 00	14,196 00
City of Toronto Debentures, 6%, 1942.....	2,000 00	2,122 90
City of Toronto Debentures, 6%, 1940.....	15,000 00	15,518 88
City of Toronto Bonds, 6%, 1944.....	10,000 00	10,599 51
City of Toronto Bonds, 6%, 1935.....	5,000 00	5,078 50
City of Toronto Bonds, 5%, 1941.....	1,000 00	1,000 00
City of Toronto Bonds, 6%, 1944.....	2,000 00	2,204 80
City of Toronto Bonds, 6%, 1951.....	1,000 00	1,147 40
City of Toronto Bonds, 6%, 1950.....	2,000 00	2,289 20
City of Toronto Bonds, 6%, 1940.....	1,000 00	1,073 70
City of Vancouver Bonds, 5½%, 1938.....	5,000 00	5,130 00
City of Vancouver (Point Grey), 5%, 1943.....	10,000 00	9,478 00
City of Victoria Bonds, 5½%, 1944.....	4,000 00	4,188 00
City of Victoria Bonds, 5½%, 1943.....	1,000 00	1,045 14
City of Windsor, 6%, 1937.....	15,000 00	15,482 85
City of Winnipeg, 6%, 1942.....	15,000 00	15,298 50
City of Woodstock, 5%, 1948.....	6,000 00	5,760 60
City of Woodstock, 5%, 1937.....	3,000 00	2,962 20
Town of Bowmanville, 5½%, 1942.....	1,000 00	1,015 00
Town of Bridgeburg, 5%, 1957.....	5,000 00	4,965 00
Town of Carleton Place, 5½%, 1946.....	1,518 31	1,546 25
Town of Clinton, 4½%, 1937.....	5,000 00	4,822 50
Town of Clinton, 4½%, 1937.....	1,000 00	971 50
Town of Collingwood, 5½%, 1935.....	1,000 00	1,000 00
Town of Collingwood, 5½%, 1936.....	2,000 00	2,000 00
Town of Collingwood, 5½%, 1937.....	2,000 00	2,000 00
Town of Dunnville, 5%, 1934.....	1,471 00	4,593 65
Town of Dunnville, 5%, 1935.....	1,544 54	
Town of Dunnville, 5%, 1936.....	1,621 77	
Town of Georgetown, 5½%, 1937.....	2,452 15	2,487 21
Town of Georgetown, 5½%, 1936.....	500 00	505 45
Town of Grimsby, 6%, 1958.....	2,000 00	2,064 60
Town of Grimsby, 6%, 1959.....	2,000 00	2,065 88
Town of Orillia, 5½%, 1949.....	500 00	510 70
Town of Uxbridge, 5%, 1934.....	827 43	2,583 91
Town of Uxbridge, 5%, 1935.....	868 80	
Town of Uxbridge, 5%, 1936.....	912 24	
County of Halton, 5½%, 1935.....	2,000 00	5,004 85
County of Halton, 5½%, 1936.....	3,000 00	
County of Lincoln, 5½%, 1943.....	25,000 00	25,508 75
County of Ontario, 5%, 1934.....	1,033 45	1,037 17
County of Ontario, 5%, 1935.....	1,085 14	1,092 84
County of Ontario, 5%, 1936.....	1,139 39	1,151 24
County of Ontario, 5%, 1937.....	1,000 00	1,013 60
County of Ontario, 5%, 1938.....	1,000 00	1,016 60
County of Peel, 5%, 1935.....	1,000 00	1,000 00
County of Renfrew, 5½%, 1936.....	5,000 00	5,034 70
County of Wentworth, 5%, 1942.....	8,000 00	8,138 40
County of Wentworth, 5%, 1943.....	10,000 00	10,189 37
County of Wentworth, 5%, 1934-43.....	6,605 00	6,644 38
Village of Bath, 5½%, 1934-52.....	7,284 91	7,140 28
Village of Forest Hill, 5%, 1940.....	5,000 00	4,856 50
Village of Forest Hill, 6%, 1938.....	5,000 00	5,098 45
Village of Fort Erie, 5½%, 1954.....	2,213 85	2,283 80
Village of Fort Erie, 5½%, 1955.....	2,335 61	2,411 28
Village of Fort Erie, 5½%, 1956.....	2,464 07	2,545 88
Village of Fort Erie, 5½%, 1957.....	2,599 59	2,687 72
Village of Glencoe, 6%, 1952.....	1,000 00	1,028 24
Village of Glencoe, 6%, 1955.....	1,000 00	1,030 62
Village of Norwich, 6%, 1935.....	319 86	324 05
Village of Norwich, 6%, 1936.....	339 05	345 05
Village of Norwich, 6%, 1937.....	359 40	367 05
Village of Norwich, 5½%, 1934.....	91 59	91 59
Village of Waterdown, 5½%, 1937.....	1,000 00	1,015 87
Township of East York, 5½%, 1934.....	846 99	849 78
Township of East York, 5½%, 1935.....	810 09	815 36
Township of East York, 5½%, 1937.....	840 30	850 80
Township of East York, 5½%, 1941.....	966 89	988 84
Township of East York, 5½%, 1947.....	971 54	1,005 16
Township of East York, 5½%, 1943.....	4,000 00	4,156 00
Township of East York, 5%, 1944.....	4,000 00	4,033 60
Township of East York, 5%, 1945.....	10,000 00	10,090 00
Township of East York, 5%, 1946.....	1,000 00	1,009 50
Township of York, 5%, 1957.....	3,000 00	3,000 00
Canadian Cannors Limited, 6%, 1950.....	5,000 00	5,093 00
Canadian Northern Pacific Railway, 4%, 1950.....	2,920 00	2,579 23
Gatineau Power Company, 5%, 1956.....	10,000 00	7,498 00
The Hamilton Cottons Co., 5½%, 1948.....	5,000 00	5,000 00
Inter City Baking Company, 5½%, 1948.....	5,000 00	5,008 50
Maple Leaf Milling Co., 5½%, 1949.....	2,000 00	1,989 68
McColl Frontenac Series "A", 6%, 1949.....	10,000 00	9,919 00
McKinnon Industries Ltd., 6½%, 1945.....	3,000 00	3,101 04
Montreal Protestant Central School, 5%, 1943.....	8,000 00	7,990 40
J. R. Moodie Company Ltd., 6%, 1948.....	5,000 00	4,981 00

Schedule "D"—Continued

Bonds and Debentures Owned by the Company—(not in default)

	Par Value	Book Value
Nova Scotia Light & Power, 5%, 1958.....	5,000 00	4,930 50
Nova Scotia Light & Power, 5%, 1958.....	4,000 00	3,458 00
Nova Scotia Light & Power, 5%, 1958.....	1,000 00	864 50
Ottawa Light, Heat & Power, 5%, 1957.....	10,000 00	9,440 00
Ottawa Roman Catholic Schools, 6%, 1962.....	12,000 00	12,507 60
Ottawa Valley Power Company, 5½%, 1970.....	5,000 00	4,869 00
Ottawa Valley Power Company, 5½%, 1970.....	5,000 00	4,903 15
Ontario Hydro-Electric Power, 3½-4 and 5%, 1952.....	10,000 00	9,287 50
Province of Ontario Hydro-Electric, 6%, 1940.....	6,000 00	6,350 70
Quebec Power Company, 5%, 1968.....	10,000 00	9,800 00
Timothy Eaton Realty Co. Ltd., 5%, 1949.....	5,000 00	4,766 55
Toronto Housing Co., 5%, 1953.....	5,000 00	5,018 50
Western Grain Co., 6%, 1949.....	5,000 00	4,961 50
	<u>\$784,101 64</u>	<u>\$784,004 12</u>

Bonds and Debentures Owned by the Company (in default)

	Par Value	Book Value	Authorized Market value
Burns & Company, 5½%, 1948.....	\$5,000 00	\$4,847 50	\$2,400 00
Winnipeg Electric Co., 6%, 1954.....	5,000 00	5,173 50	2,850 00
	<u>\$10,000 00</u>	<u>\$10,021 00</u>	<u>\$5,200 00</u>

Schedule "E"

Stocks Owned by the Company

	Book value	Authorized Market value
Allied Chemical & Dye Corp. (Common).....	\$68,665 50	\$60,960 00
American Can Company (Common).....	27,550 00	30,525 00
American Telephone & Telegraph (Common).....	45,100 00	45,000 00
American Tobacco B (Common).....	21,600 00	24,800 00
Anaconda Copper Mining Co. (Common).....	21,450 00	15,600 00
B. Greening Wire Co. (7% Preferred).....	2,587 50	2,300 00
The Borden Company (Common).....	31,534 00	30,180 00
Brazilian Traction L. & P. Co. (Common).....	92,292 50	59,012 50
F. N. Burt Co. (Common).....	47,764 50	41,125 00
Canadian Pacific Railway (Common).....	39,881 25	27,000 00
Canada Bread Class B (7% Preferred).....	1,060 00	630 00
Corn Products Refining Co. (Common).....	26,139 62	28,364 62
E. I. Dupont de Nemours (Common).....	44,456 25	48,950 00
Eastman Kodak Company (Common).....	33,350 00	30,000 00
General Motors Corporation (Common).....	19,500 00	19,000 00
Goodyear Tire and Rubber Co. (7% Cumulative Preferred).....	32,374 28	30,000 00
International Harvester Co. (Common).....	7,634 38	4,700 00
International Milling Co. (7% Cumulative Preferred).....	11,051 25	9,800 00
Maple Leaf Milling Co. (7% Cumulative Preferred).....	5,530 00	1,250 00
National Dairy Products Co. (Common).....	26,848 00	25,236 00
New York Central R.R. (Common).....	152,550 00	95,139 00
Public Service Corporation of New Jersey (Common).....	4,450 00	4,250 00
Radio Corporation (Common).....	362 50	362 50
Standard Oil Company of New Jersey (Common).....	67,350 00	39,000 00
United States Steel (Common).....	135,700 00	90,000 00
Westinghouse Electric & Manufacturing Co. (Common).....	20,468 75	13,800 00
Winnipeg Electric Company (7% Cumulative Preferred).....	10,605 00	2,000 00
	<u>\$997,855 28</u>	<u>\$778,984 62</u>

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Jenkins, Insurance Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—S. G. Reid, Canada Life Bldg., Toronto.

Date of Incorporation.—October 25, 1880. Date commenced business in Canada.—October 25, 1894.

Capital stock paid in cash.....	£384,772
Assets in Canada.....	\$3,354,115
Liabilities in Canada.....	2,026,380

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$810,110
Premiums—Canada (net).....	1,780,893
Claims—Ontario (net).....	343,967
Claims—Canada (net).....	769,755

*See note on page 1.

ENSIGN INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Alfred F. James, Milwaukee; Vice-President and Manager, Lieut.-Col. Robt. F. Massie, Toronto.

Directors.—Robert Camp, Milwaukee; Major Howard Green, Milwaukee; G. M. Kelley, Toronto; Wm. D. Reed, Milwaukee; Alfred F. James, Milwaukee; Lieut.-Col. Robt. F. Massie, D.S.O., Toronto; Jno. B. Kay, V. R. Smith.

Date of Incorporation.—June 4, 1921. *Date commenced business in Canada.*—March 7, 1922.

			PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$250,000	Premiums—Ontario (net).....	\$26,235	
Total assets.....	510,026	Premiums—Total business (net).. <td>64,153</td> <td></td>	64,153	
Total liabilities.....	79,500	Claims—Ontario (net).....	7,851	
Surplus protection of policyholders	430,525	Claims—Total business (net)....	26,421	

EQUITABLE FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, RHODE ISLAND, U.S.A.

Principal Office in Canada, Montreal, Que.

Managers or Chief Executive Officers in Canada.—S. M. Elliott and H. Vallance, Montreal.

Chief or General Agent in Ontario.—L. H. Whittemore, 17 Queen St. East, Toronto.

Date of Incorporation.—1859. *Date commenced business in Canada.*—April 3, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$10,116
Assets in Canada.....	254,287	Premiums—Canada (net).....	34,655
Liabilities in Canada.....	26,617	Claims—Ontario (net).....	6,310
		Claims—Canada (net).....	15,828

ESSEX AND SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, COLCHESTER, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Clarence E. Sandeis, Montreal.

Chief or General Agent in Ontario.—Douglas G. Ross, 26 Adelaide St. W., Toronto.

Date of Incorporation.—1906. *Date commenced business in Canada.*—March 11, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£56,000	Premiums—Ontario (net).....	\$22,338
Assets in Canada.....	\$174,745	Premiums—Canada (net).....	78,835
Liabilities in Canada.....	72,839	Claims—Ontario (net).....	8,702
		Claims—Canada (net).....	31,510

EXCELSIOR LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Alex. Fasken, B.A., K.C., Toronto; 1st Vice-President, J. L. Ross, B.A.; General Manager, Major A. C. Galbraith.

Directors.—Alex. Fasken, B.A., K.C., Toronto; G. S. Kilbourn; George E. Weir, Dresden, Ont.; H. S. Gooderham, Toronto; George R. Warwick, Toronto; James L. Ross, Toronto; S. F. Duncan, Toronto; Frank E. Maulson, Toronto; Geo. B. Nicholson, P. F. Casgrain, K.C., Montreal; Albert Mathews, Toronto; Stuart Cameron, Vancouver, B.C.

Date of Incorporation.—August 7, 1889. *Date commenced business in Canada.*—October 15, 1890.

1886.		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$150,000	Premiums—Ontario (net).....	\$1,092,722
Total assets.....	19,230,066	Premiums—Total business (net).. <td>2,614,441</td>	2,614,441
Ontario business in force (gross)...	43,271,861	Death Claims—Ontario (net)....	243,685
Total business in force (gross)....	90,052,416	Death Claims—Total business (net)	515,893

FEDERAL FIRE INSURANCE COMPANY OF CANADA

HEAD OFFICE, 14 TORONTO STREET, TORONTO, ONT.

Incorporated.—December 5, 1922. *Commenced business in the Province.*—January 2, 1923.

Officers (as at date of filing statement).—President, E. B. Stockdale; Vice-President, Hon. H. C. Scholfield, M.P.P.; Secretary, W. H. Buscombe; Managing Director, Herbert Begg; Assistant Secretary, J. G. Hutchinson; Treasurer, Alan Coatsworth.

Directors (as at date of filing statement).—E. B. Stockdale, Hon. H. C. Scholfield, M.P.P.; F. K. Morrow, W. H. Mara, H. C. Edgar, Frank Shannon, W. R. Begg, W. S. Morden, K.C., Col. K. R. Marshall, D.S.O., C.M.G., Herbert Begg.

Auditors.—Neff, Robertson & Company.

*See note on page 1.

Statement for Year Ending 31st December, 1933

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$1,000,000.00.		
Number of shares, 10,000. Par value, \$100.00.		
Capital stock at beginning of year.....	\$500,000 00	\$125,000 00
Capital stock at end of year.....	\$500,000 00	\$125,000 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$65,471 48
Total amount paid to 31st December, 1933.....	\$65,471 48

Assets

Amortized book value of bonds, debentures and debenture stocks owned:		
(a) At book value.....	\$354,868 36	
(b) Add excess of value over book value.....	4,746 78	
Stocks at book value.....	\$43,146 32	\$359,615 14
Less deficiency of market under book value.....	15,246 32	
Cash on hand and in banks:		27,900 00
On hand at Head Office.....	\$2,773 80	
In chartered banks of Canada in Canada.....	27,080 19	
In all other banks and depositories.....	538 52	
Interest accrued.....		30,392 51
Agents' balances and premiums uncollected, written on or after 1st October, 1933..		3,240 95
Reinsurance companies—Received business.....		33,754 47
		1,715 89
Total admitted asset.....		\$456,618 96

Liabilities

(All business in the Province)

Total provision for unpaid claims.....	\$6,072 97
Total net reserve, \$195,730.60, carried out at 80 % thereof.....	154,758 85
Taxes due and accrued.....	5,923 37
Reinsurance premiums.....	6,567 24
Return premiums.....	283 08
Other contingency reserves.....	1,825 63
Total liabilities excluding capital stock.....	\$175,431 14
Capital stock paid in cash.....	\$125,000 00
Surplus, Profit and Loss Account.....	156,187 82
Excess of assets over liabilities (surplus for protection of policyholders).....	281,187 82
Total Liabilities.....	\$456,618 96

Profit and Loss Account

Net premiums written.....	\$196,453 74
Reserve of unearned premiums (80 per cent.):	
At beginning of year.....	156,584 48
At end of year.....	154,758 85
Increase.....	\$1,825 63
Net premiums earned.....	\$198,279 37
Net losses and claims incurred.....	\$90,273 34
Net adjustment expenses.....	3,284 33
Commissions.....	46,793 24
Taxes.....	8,083 88
Salaries, fees and travelling expenses.....	6,334 81
Management fee.....	22,500 00
All other expenses.....	8,309 20
Total claims and expenses.....	\$185,578 80
Underwriting profit.....	\$12,700 57
Other revenue:	
Interest earned.....	\$15,281 96
Dividends earned.....	1,272 50
Profit on sale of securities.....	429 67
Increase in market value of investments.....	2,181 13
Premium on U.S. and Sterling.....	160 29
	\$19,325 55
Other expenditure:	
Life insurance premium interest on money borrowed for investment.....	\$1,660 95
Contingent reserve set up.....	1,825 63
	3,486 58
Net profit for the year.....	\$28,539 54

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$258,523	39
Net profit brought down.....	28,539	54
	<u>\$287,062</u>	<u>93</u>
Decrease in unsecured unlicensed reinsurance.....	714	76
	<u>714</u>	<u>76</u>
	<u>\$87,777</u>	<u>69</u>
Increase in unadmitted assets.....	\$339	87
Dividends declared.....	6,250	00
	<u>6,589</u>	<u>87</u>
Surplus of assets over liabilities (excluding capital stock) at end of year.....	<u>\$281,187</u>	<u>82</u>

Summary of Risks—Fire

(All in the Province)

Gross in force, December 31st, 1932	\$61,493,653	00
Taken in 1933, new and renewed.....	33,345,017	00
Total	<u>\$94,838,670</u>	<u>00</u>
Ceased in 1933.....	35,806,369	00
	<u>\$59,032,301</u>	<u>00</u>
Gross in force, December 31st, 1933.....	59,032,301	00
Reinsurance in force, December 31st, 1933	14,322,814	00
	<u>\$44,709,487</u>	<u>00</u>

Exhibit of Premiums

(All in Ontario)

Class of Business	Gross in force Dec. 31 1932		Taken in 1933 including renewed		Ceased in 1933		Gross in force Dec. 31, 1933		Reinsur- ance in force Dec. 31, 1933		Net in force Dec. 31, 1933	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire.....	512,068	38	298,639	51	314,923	77	495,784	12	134,605	87	361,178	25
Plate Glass.....	5,610	68	6,467	90	3,959	39	8,119	19			8,119	19
Burglary.....	5,502	24	5,850	25	4,872	86	6,479	63	659	85	5,819	78
Liability.....	4,228	77	3,779	90	4,536	94	3,471	73	749	53	2,722	20
Totals.....	527,410	07	314,737	56	328,292	96	513,854	67	136,015	25	377,839	42

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 5 %, 1941.....	\$15,000 00	\$14,850 00
Dominion of Canada, 4 ½ %, 1944.....	1,500 00	1,456 60
Dominion of Canada Conversion Loan, 5 ½ % and 4 ½ %, 1959....	35,000 00	35,582 45
Dominion of Canada, 4 ½ %, 1959.....	52,000 00	49,270 00
Canadian National Railways (Dominion Guaranteed), 5 %, 1969....	10,000 00	10,000 00
Province of British Columbia, 4 ½ %, 1953.....	10,000 00	9,496 00
Province of Ontario, 6 %, 1941.....	6,000 00	6,583 92
Province of Ontario, 4 ½ %, 1946.....	5,000 00	4,769 50
Province of Ontario, 5 ½ %, 1948.....	40,000 00	43,000 00
Province of Ontario, 5 %, 1948.....	10,000 00	10,687 50
Province of Ontario, 5 %, 1959.....	15,000 00	15,000 00
Province of Ontario, 4 ½ %, 1950.....	10,000 00	9,555 00
Province of Ontario, 5 ½ %, 1947.....	14,000 00	13,440 00
Province of Quebec, 4 ½ %, 1958.....	10,000 00	9,640 00
City of Belleville, 6 %, 1942.....	1,000 00	1,070 21
City of Belleville, 6 %, 1942.....	4,000 00	4,280 86
City of Brantford, 4 ½ %, 1940.....	5,000 00	4,763 12
City of Galt, 6 %, 1938.....	3,000 00	3,152 72
Town of Mimico (Guaranteed by County of York), 5 %, 1948-49-50	5,000 00	5,066 71
City of Montreal, 5 %, 1945.....	10,000 00	10,100 00
City of Niagara Falls, 5 %, 1949.....	1,000 00	955 06
City of Niagara Falls, 5 ½ %, 1935-6.....	2,000 00	2,034 38
City of Oshawa, 5 ½ %, 1934.....	8,859 64	8,961 06
City of Toronto, 5 %, 1937.....	3,000 00	3,045 00
City of Toronto, 5 %, 1938.....	5,000 00	4,896 55
City of Toronto, 6 %, 1938-40.....	3,000 00	3,251 22
City of Toronto, 5 %, 1945.....	2,000 00	2,000 00
City of Toronto, 5 %, 1949.....	1,000 00	1,000 00
City of Toronto, 5 ½ %, 1941.....	6,000 00	5,897 40
City of Toronto, 5 %, 1950.....	20,000 00	21,242 00
City of Windsor, 4 ½ %, 1960.....	5,000 00	4,383 15
City of Windsor, 5 ½ %, 1951-2.....	25,435 85	25,435 85
British American Oil Co., Ltd., Convertible Gold Debentures, 5 %, 1945.....	10,000 00	10,002 10
Total.....	<u>\$353,795 49</u>	<u>\$354,868 36</u>

Schedule "E"

Stocks Owned by the Company

	Book Value	Market value
Standard Oil of New Jersey, 300 shares,	\$17,460 70	\$12,000 00
International Petroleum Company of Canada, Limited, 500 shares	10,783 12	7,500 00
Imperial Oil Company, Limited, 400 shares,	12,672 50	5,600 00
British American Oil Co., Limited, 300 shares,	2,230 00	2,800 00
	<u>\$43,146 32</u>	<u>\$27,900 00</u>

FEDERAL INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alfred Powis, Jr., Royal Bank Building, Montreal, Que.

Chief or General Agent in Ontario.—W. S. Tomenson, Hermant Bldg., Toronto.

Date of Incorporation.—1901. *Date commenced business in Canada.*—June, 1919.

Capital stock paid in cash,	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada,	187,177	Premiums—Ontario (net),	\$19,722
Liabilities in Canada,	17,744	Premiums—Canada (net),	26,814
		Claims—Ontario (net),	9,987
		Claims—Canada (net),	12,484

THE FIDELITY & CASUALTY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 465 St. John St., Montreal.

Chief or General Agent in Ontario.—G. S. Percy, Jr., Excelsior Life Bldg., Toronto, Ont.

Date of Incorporation.—March 20, 1876. *Date commenced business in Canada.*—May 15, 1905.

Capital stock paid in cash,	\$2,250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada,	280,782	Premiums—Ontario (net),	\$1,595
Liabilities in Canada,	17,180	Premiums—Canada (net),	9,809
		Claims—Ontario (net),	40
		Claims—Canada (net),	1,557

FIDELITY INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Manager, Col. A. E. Kirkpatrick, Toronto; Vice-President, Sidney W. Band, Toronto; Secretary, Wm. R. Kirkpatrick, Toronto.

Directors.—S. W. Band, Brig.-Gen. Chas. H. Mitchell, Toronto; Gerard B. Strathy, Toronto; E. G. Hanson, Montreal; W. W. Symington, Baltimore, Md.; Alfred C. Bethune, Ottawa; Alfred Savard, K.C., Quebec, Que.; G. Porter Houston, Baltimore, Md.; Mark Bredin, Toronto; L. B. Campbell; Cecil Bethune, Ottawa, Ont.; Col. A. E. Kirkpatrick, R. H. Bland, E. A. Davis, F. D. Knowles, Montreal, Que.

Date of Incorporation.—December 11, 1921. *Date commenced business in Canada.*—April 1, 1922.

Capital stock paid in cash,	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets,	479,443	Premiums—Ontario (net),	\$90,812
Total liabilities,	161,650	Premiums—Canada (net),	169,144
Surplus protection of policyholders	317,793	Claims—Ontario (net),	47,824
		Claims—Total business (net),	84,498

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—G. S. Percy, Jr., 36 Toronto St., Toronto.

Date of Incorporation.—March 1, 1910. *Date commenced business in Canada.*—March 1, 1910.

Capital stock paid in cash,	\$3,464,825	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada,	801,694	Premiums—Ontario (net),	\$109,078
Liabilities in Canada,	277,347	Premiums—Canada (net),	336,448
		Claims—Ontario (net),	57,594
		Claims—Canada (net),	173,387

*See note on page 1.

FIRE ASSOCIATION OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Metropolitan Bldg., Toronto, Ont.*Chief or General Agent in Ontario.*—Wm. Thompson, Metropolitan Bldg., Toronto, Ont.*Date of Incorporation.*—1820. *Date commenced business in Canada.*—March 10, 1918.

Capital stock paid in cash.....	\$2,000,000
Assets in Canada.....	438,964
Liabilities in Canada.....	151,665

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$62,461
Premiums—Canada (net).....	176,226
Claims—Ontario (net).....	28,549
Claims—Canada (net).....	100,228

THE FIRE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President, Hon. R. Dandurand, K.C., P.C., Montreal; Vice-President and Manager, J. A. Blondeau, Montreal; Secretary, H. Clement.*Directors.*—Hon. C. P. Beaubien, Montreal; S. Godin, Jr., Montreal; N. Lavoie, Quebec; Hon. R. Lemeux, K.C., P.C., Montreal; Hon. Donat Raymond, Montreal; Hon. R. Dandurand, K.C., P.C., Montreal; J. A. Blondeau, Montreal; Ernest R. Decary; H. H. Bradburn, Winnipeg, Man.*Chief or General Agent in Ontario.*—Grover D. Leyland, Metropolitan Bldg., Toronto.*Date of Incorporation.*—May 18, 1916. *Date commenced business in Canada.*—October 28, 1918.

Capital stock paid in cash.....	\$425,000
Total assets.....	1,248,267
Total liabilities.....	493,608
Surplus protection of policyholders	754,659

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$107,173
Premiums—Total business (net)...	282,531
Claims—Ontario (net).....	62,857
Claims—Total business (net)....	152,343

FIREMAN'S FUND INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. Rae Blight, 22 Toronto St., Toronto.*Chief or General Agent in Ontario.*—W. Rae Blight, 22 Toronto St., Toronto.*Date of Incorporation.*—May 6, 1863. *Date commenced business in Canada.*—November 30, 1912.

Capital stock paid in cash.....	\$7,500,000
Assets in Canada.....	460,772
Liabilities in Canada.....	128,385

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$74,221
Premiums—Canada (net).....	279,841
Claims—Ontario (net).....	32,491
Claims—Canada (net).....	150,585

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. F. Massie, Toronto.*Chief or General Agent in Ontario.*—R. F. Massie, 465 Bay St., Toronto.*Date of Incorporation.*—December 3, 1855. *Date commenced business in Canada.*—April, 1910.

Capital stock paid in cash.....	\$9,397,690
Assets in Canada.....	425,232
Liabilities in Canada.....	167,731

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$39,184
Premiums—Canada (net).....	170,195
Claims—Ontario (net).....	16,202
Claims—Canada (net).....	73,606

FIRST AMERICAN FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. E. Baldwin, 465 St. John St., Montreal, Que.*Chief or General Agent in Ontario.*—Gilbert Sanderson Percy, 36 Toronto St., Toronto.*Date of Incorporation.*—July 25, 1925. *Date commenced business in Canada.*—April 12, 1926.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	249,456
Liabilities in Canada.....	37,887

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$10,649
Premiums—Canada (net).....	51,591
Claims—Ontario (net).....	6,776
Claims—Canada (net).....	44,722

*See note on page 1.

FIRST NATIONAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—E. L. Morley, Standard Bank Bldg., Vancouver, B.C.

Chief or General Agent in Ontario.—F. W. Plaxton, 159 Bay St., Toronto.

Date of Incorporation.—1928. *Date commenced business in Canada.*—April 11, 1930.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	124,135	Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	Nil	Premiums—Canada (net).....	Nil
		Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	Nil

FONCIERE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(*La Fonciere Compagnie d'Assurances Mobiliers et Immobiliers a Primes Fixes*)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto Street, Toronto.

Date of Organization.—May 23, 1877. *Date commenced business in Canada.*—April 7, 1926.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	248,279	Premiums—Ontario (net).....	\$12,855
Liabilities in Canada.....	113,112	Premiums—Canada (net).....	138,208
		Claims—Ontario (net).....	3,464
		Claims—Canada (net).....	65,218

FONCIERE TRANSPORT AND ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.

Chief or General Agent in Ontario.—W. H. Hedges, Metropolitan Bldg., Toronto.

Date of Incorporation.—1879. *Date commenced business in Canada.*—January 1, 1934.

Capital stock paid in cash.....	\$3,750,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	Nil	Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	Nil	Premiums—Canada (net).....	Nil
		Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	Nil

THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, Montreal.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of Incorporation.—1829. *Date commenced business in Canada.*—February 27, 1922.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	215,048	†Premiums—Ontario (net).....	Nil
†Liabilities in Canada.....	Nil	†Premiums—Canada (net).....	Nil
		†Claims—Ontario (net).....	Nil
		†Claims—Canada (net).....	Nil

*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. J. F. Michie, Toronto; 1st Vice-President, R. S. Waldie, Toronto; 2nd Vice-President, J. A. Northway, Toronto; Managing Director, Thos. H. Hall, Toronto; Manager, W. A. Barrington, Toronto.

Directors.—S. Norrie-Miller, F. Norrie-Miller, J.P., Perth, Scotland; J. A. Macintosh, K.C., Toronto; F. Richardson, Philadelphia, Pa.; J. A. Northway, Toronto; J. F. Michie, Toronto; R. S. Waldie, Toronto; Thos. H. Hall, Toronto.

Date of Incorporation.—July 13, 1906. *Date commenced business in Canada.*—September 4, 1906.

Capital stock paid in cash.....	\$135,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	2,305,984	Premiums—Ontario (net).....	\$499,272
Total liabilities.....	924,839	Premiums—Total business (net)...	1,022,586
Surplus protection of policyholders	1,381,145	Claims—Ontario (net).....	182,848
		Claims—Total business (net)....	428,224

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, PERTH, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Thomas H. Hall, Toronto.

Chief or General Agent in Ontario.—Thomas H. Hall, 357 Bay St., Toronto.

Date of Incorporation.—February 23, 1891. *Date commenced business in Canada.*—July 13, 1908.

Capital stock paid in cash.....	\$3,437,500	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,038,408	Premiums—Ontario (net).....	186,880
Liabilities in Canada.....	313,661	Premiums—Canada (net).....	398,548
		Claims—Ontario (net).....	77,877
		Claims—Canada (net).....	208,656

GENERAL CASUALTY COMPANY OF AMERICA*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—E. L. Morley, Standard Bank Bldg., Vancouver, B.C.

Chief or General Agent in Ontario.—F. W. Plaxton, 159 Bay St., Toronto.

Date of Incorporation.—1925. *Date commenced business in Canada.*—January 29, 1929.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	155,715	Premiums—Ontario (net).....	\$9,024
Liabilities in Canada.....	72,767	Premiums—Canada (net).....	108,691
		Claims—Ontario (net).....	4,045
		Claims—Canada (net).....	50,963

THE GENERAL CASUALTY INSURANCE COMPANY OF PARIS*

(Compagnie d'Assurances Generales Accidents, Vol. Martines, Risques, Divers Reassurances)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Frank S. Johnson, Montreal.

Chief or General Agent in Ontario.—R. J. Blanchet, 45 Richmond St. W., Toronto.

Date of Incorporation.—1912. *Date commenced business in Canada.*—June 20, 1926.

Capital stock paid in cash.. Francs	24,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$470,553	Premiums—Ontario (net).....	\$94,481
Liabilities in Canada.....	132,647	Premiums—Canada (net).....	273,357
		Claims—Ontario (net).....	32,722
		Claims—Canada (net).....	123,953

GENERAL EXCHANGE INSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. Taylor, 372 Bay St., Toronto 2, Ont.

Chief or General Agent in Ontario.—W. Taylor, 372 Bay St., Toronto 2, Ont.

Date of Incorporation.—July 6, 1925. *Date commenced business in Canada.*—April 1, 1926.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	432,607	Premiums—Ontario (net).....	\$128,896
Liabilities in Canada.....	157,323	Premiums—Canada (net).....	272,349
		Claims—Ontario (net).....	51,726
		Claims—Canada (net).....	110,105

*See note on page 1.

THE GENERAL FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(Compagnie d'Assurances Generales L'Incendie)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Samoisette, 276 St. James St., Montreal.

Chief or General Agent in Ontario.—William Johnstone, 43 Adelaide St. East, Toronto.

Date of Incorporation.—1819. Date commenced business in Canada.—July 20, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash..	Francs 40,000,000	Premiums—Ontario (net).....	\$34,135
Assets in Canada.....	\$221,908	Premiums—Canada (net).....	168,471
Liabilities in Canada.....	143,243	Claims—Ontario (net).....	18,020
		Claims—Canada (net).....	98,206

GENERAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, SEATTLE, STATE OF WASHINGTON

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—E. L. Morley, Standard Bank Bldg., Vancouver, B.C.

Chief or General Agent in Ontario.—F. W. Plaxton, 159 Bay St., Toronto.

Date of Incorporation.—February 28, 1923. Date commenced business in Canada.—December, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$25,408
Assets in Canada.....	566,123	Premiums—Canada (net).....	327,729
Liabilities in Canada.....	253,762	Claims—Ontario (net).....	30,055
		Claims—Canada (net).....	113,586

GIRARD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robt. F. Massie, Toronto.

Chief or General Agent in Ontario.—Robt. F. Massie, 465 Bay St., Toronto.

Date of Incorporation.—1853. Date commenced business in Canada.—April 30, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$14,839
Assets in Canada.....	122,959	Premiums—Canada (net).....	30,199
Liabilities in Canada.....	26,353	Claims—Ontario (net).....	3,854
		Claims—Canada (net).....	10,129

GLENS FALLS INSURANCE COMPANY*

HEAD OFFICE, GLENS FALLS, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Geo. B. Kenney, Toronto.

Chief or General Agent in Ontario.—Geo. B. Kenney, 36 Toronto St., Toronto.

Date of Organization.—1850. Date commenced business in Canada.—November 28, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,500,000	Premiums—Ontario (net).....	\$94,735
Assets in Canada.....	313,470	Premiums—Canada (net).....	250,246
Liabilities in Canada.....	179,486	Claims—Ontario (net).....	57,464
		Claims—Canada (net).....	158,161

THE GLOBE INDEMNITY COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Manager, F. C. Browning, Montreal; Vice-President and Fire Manager, Lewis Laing, Montreal; Vice-President and Secretary, P. M. May, Montreal.

Directors.—J. Theo LeClerc, Montreal; Frederick Edmund Meredith, Montreal; J. D. Simpson, Liverpool, Eng.; Hon. L. A. Taschereau, Quebec, Que.; Lt. Col. H. Molson, LL.D., B.A.Sc., C.M.G., Montreal; F. C. Browning, Montreal; Lewis Laing, Montreal; P. M. May, Montreal; H. B. Purvis, Montreal.

Chief or General Agent in Ontario.—R. Forster-Smith, Metropolitan Bldg., Toronto.

Date of Incorporation.—July 23, 1894. Date commenced business in Canada.—August 27, 1895.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$200,000	Premiums—Ontario (net).....	\$304,020
Total assets.....	1,176,266	Premiums—Total business (net)...	838,857
Total liabilities.....	606,418	Claims—Ontario (net).....	137,359
Surplus protection of policyholders	569,848	Claims—Total business (net)....	411,265

* See note on page 1.

GRAIN INSURANCE AND GUARANTEE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, R. T. Evans, Winnipeg, Man.; Vice-President, W. H. McWilliams, Winnipeg; General Manager, W. D. Law, Winnipeg; Assistant General Manager, E. S. Craig, Winnipeg, Man.

Chief Agent in Ontario.—J. Proctor, 100 Adelaide St. West, Toronto, Ont.

Directors.—W. A. Anderson, R. T. Evans, A. C. Reid, N. L. Leach, W. H. McWilliams, J. R. Murray, M. A. Smith, C. G. Spencer, C. E. Hayles, J. M. Gilchrist, W. A. Murphy, R. H. Moore, J. B. Richardson, W. McG. Rait, H. E. Sellers, all of Grain Exchange Bldg., Winnipeg, Man.

Date of Incorporation.—August, 1920. *Date commenced business in Canada.*—August 13, 1920.

Capital stock paid in cash.....	\$1,224,710
Assets in Canada.....	1,796,592
Liabilities in Canada.....	341,248
Surplus protection of policyholders	1,455,344

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$1,763
Premiums—Canada (net).....	539,833
Claims—Ontario (net).....	Nil
Claims—Canada (net).....	85,176

GRANITE STATE FIRE INSURANCE COMPANY*

HEAD OFFICE, PORTSMOUTH, N.H.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. deGrandpré, 276 St. James St. West, Montreal, Que

Chief or General Agent in Ontario.—A. M. Young, 73 Richmond St. W., Toronto.

Date of Incorporation.—1885. *Date commenced business in Canada.*—1929.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	\$120,042
Liabilities in Canada.....	26,890

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$8,509
Premiums—Canada (net).....	26,814
Claims—Ontario (net).....	3,782
Claims—Canada (net).....	15,246

GREAT AMERICAN INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK CITY

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. McBride, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—Wm. Robbins, Room 205, Dominion Bank Bldg., Toronto, Ont.

Date of Incorporation.—April, 1926. *Date commenced business in Canada.*—November 15, 1931.

Capital stock paid in cash.....	\$750,000
Assets in Canada.....	192,923
Liabilities in Canada.....	83,630

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$10,762
Premiums—Canada (net).....	77,937
Claims—Ontario (net).....	7,418
Claims—Canada (net).....	48,956

GREAT AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Adam McBride, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—William Robbins, Dominion Bank Bldg., Toronto.

Date of Incorporation.—March 6, 1872. *Date commenced business in Canada.*—December 7, 1904.

Capital stock paid in cash.....	\$8,150,000
Assets in Canada.....	1,209,016
Liabilities in Canada.....	503,930

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$105,441
Premiums—Canada (net).....	598,696
Claims—Ontario (net).....	54,999
Claims—Canada (net).....	366,631

*See note on page 1.

THE GREAT WEST LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, Geo. W. Allan, Winnipeg; Vice-Presidents, M. F. Christie, Winnipeg; R. T. Riley, Winnipeg; General Manager, C. C. Ferguson, Winnipeg.

Directors.—G. W. Allan, K.C., Winnipeg; M. F. Christie, Winnipeg; Hon. T. A. Crerar, N. J. Breen, Winnipeg; W. P. Riley, Winnipeg; Hugh F. Osler, Winnipeg; J. A. Richardson, Winnipeg; W. H. McWilliams, Winnipeg; R. T. Riley, Winnipeg; S. L. Cork, Winnipeg; F. E. Halls, Winnipeg; H. E. Sellers, Winnipeg.

Chief or General Agent in Ontario.—T. Milton Taylor, 36 Toronto St., Toronto.

Date of Incorporation.—August 28, 1891. *Date commenced business in Canada.*—August 18, 1892.

Capital stock paid in cash..... \$1,000,000
Total assets.....134,762,165
Ontario business in force (gross)..123,422,949
Total business in force (gross)....552,294,135

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$4,238,076
Premiums—Total business (net).. 17,964,306
Death Claims—Ontario (net).... 1,017,394
Death Claims—Total business (net) 3,536,849

THE GUARANTEE COMPANY OF NORTH AMERICA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Henry E. Rawlings, Montreal; Vice-President, Sir Charles Gordon, G.B.E., Montreal.

Directors.—Hon. E. C. Smith, St. Albans, Vt.; Frank Scott, Montreal; Hon. Smeaton White, Montreal; Philip Stockton, Boston; Henry Tatnal, Philadelphia, Pa.; Geo. W. Allan, Winnipeg; Henry E. Rawlings, Montreal; Sir Charles Gordon, Montreal; Hon. Thos. Ahearn, P.C., Montreal; W. S. Chadwick.

Manager or Chief Executive Officer in Canada.—H. E. Rawlings, 1111 Beaver Hall Hill, Montreal, Que.

Date of Incorporation.—August 2, 1851. *Date commenced business in Canada.*—April, 1872.

Capital stock paid in cash..... \$304,600
Total assets..... 4,219,681
Total liabilities..... 1,116,626
Surplus protection of policyholders 3,103,055

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$45,850
Premiums—Total business (net).. 418,777
Claims—Total Ontario (net)..... 7,602
Claims—Total business (net).... 137,789

GUARDIAN ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Bertram E. Hards, Montreal.

Chief or General Agent in Ontario.—H. N. De Witt, 36 Toronto St., Toronto.

Date of Organization.—December 17, 1821. *Date commenced business in Canada.*—May 1, 1869.

Capital stock paid in cash..... £1,024,578
Assets in Canada..... \$2,389,375
Liabilities in Canada..... 727,583

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$228,510
Premiums—Canada (net)..... 784,316
Claims—Ontario (net)..... 106,580
Claims—Canada (net)..... 473,971

THE GUARDIAN INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, D. Forbes Angus, Montreal; Vice-President, Zepherin Herbert, Montreal.

Directors.—Hon. Evelyn Hubbard, London, England; Geo. W. Reynolds, London, England; Col. L. H. Hanbury, London, England; A. G. Sweet, London, England; B. E. Hards, Montreal; W. H. Clark Kenedy, D.S.O.; D. Forbes Angus, Montreal; Zepherin Herbert, Montreal; Lionel O. P. Walsh, Montreal.

Chief or General Agent in Ontario.—H. N. De Witt, 36 Toronto St., Toronto.

Date of Incorporation.—April 4, 1911. *Date commenced business in Canada.*—November 17, 1911.

Capital stock paid in cash..... \$375,000
Total assets..... 1,841,433
Total liabilities..... 910,208
Surplus protection of policyholders 833,019

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$90,957
Premiums—Total business (net).. 559,265
Claims—Ontario (net)..... 48,706
Claims—Total business (net).... 312,437

*See note on page 1.

THE GUILDHALL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—Mitchell & Ryerson, 90 Adelaide St. East, Toronto.

Date of Organization.—January, 1920. *Date commenced business in Canada.*—October 21, 1921.

Capital stock paid in cash.....	\$607,505	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	636,947	Premiums—Ontario (net).....	\$128,201
Total liabilities.....	272,967	Premiums—Canada (net).....	346,481
		Claims—Ontario (net).....	65,907
		Claims—Canada (net).....	197,097

HALIFAX FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, Hon. F. B. McCurdy, P.C., Halifax, N.S.; Vice-President, H. McInnes, K.C., Halifax, N.S.; General Manager and Secretary-Treasurer, A. G. Cross, Halifax, N.S.

Directors.—Hon. F. B. McCurdy, Halifax, N.S.; Hon. F. P. Bligh, Halifax, N.S.; Hon. J. A. Walker, K.C., Halifax, N.S.; A. G. Cross, Halifax, N.S.; H. McInnes, K.C., Halifax, N.S.; H. R. Silver, Halifax, N.S.; T. W. Murphy, Halifax, N.S.; J. G. MacDougall, M.D.

Chief or General Agent in Ontario.—D. N. Bonnyman, 88 King St. E., Toronto.

Date of Incorporation.—1809. *Date commenced business in Canada.*—1809.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	5,278,345	Premiums—Ontario (net).....	\$143,031
Total liabilities.....	1,971,737	Premiums—Total business (net)...	1,038,852
Surplus protection of policyholders	3,306,608	Claims—Ontario (net).....	89,609
		Claims—Total business (net)....	499,711

HAND IN HAND INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—June 3, 1873. *Reincorporated.*—July 5, 1921. *Date commenced business in the Province.*—July 1, 1873.

Officers (as at date of filing statement).—President, W. R. Houghton; Vice-President, Joseph Walmsley; Secretary, C. H. C. Fortner; Manager, Joseph Walmsley.

Directors (as at date of filing statement).—C. M. Horswell, W. R. Houghton, Joseph Walmsley, Alfred Wright.

Auditors.—H. T. Jamieson & Company, C.A.

Statement for Year Ending 31st December, 1933

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$500,000.00.		
Number of shares, 5,000; Par value, \$100.00.		
Capital stock at beginning of year.....	\$100,000 00	\$100,000 00
Capital stock at end of year.....	\$100,000 00	\$100,000 00

Premium on Capital Stock

Total amount paid to 31st December, 1933.....	Nil
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Assets

Mortgage loans on real estate, first mortgages.....	\$17,700 00
Book value of bonds, debentures and debenture stocks owned, not in default.....	409,954 58
Book value of stocks owned.....	568 90
Cash on hand and in banks:	
On hand at Head Office.....	\$989 23
In chartered banks of Canada in Canada.....	17,604 48
In all other banks and depositories.....	8,034 35
	26,628 06
Interest—Due \$222.00; accrued, \$5,950.57.....	\$6,172 57
Dividends due.....	12 00
	6,184 57
Agents' balances and premiums uncollected, written on or after 1st October, 1933.	6,304 28
Total admitted assets.....	\$467,340 39

*See note on page 1.

Liabilities

Total provision for unpaid claims.....	\$3,575 00
Total net reserve.....	40,710 06
Expenses due and accrued.....	250 00
Taxes due and accrued.....	1,062 21
Reinsurance premiums.....	254 37
Return premiums.....	99 14
Bills payable—London & Lancashire Insurance Co., Ltd.....	181,714 10
Queen City Fire Insurance Company.....	38 97
Total liabilities excluding capital stock.....	\$227,703 85
Capital stock paid in cash.....	\$100,000 00
Surplus in Profit and Loss Account.....	139,636 54
Excess of assets over liabilities (Surplus for protection of policyholders).....	239,636 54
Total liabilities.....	\$467,340 39

Profit and Loss Account

Net premium written.....	\$54,409 78
Reserve of unearned premiums:	
At beginning of year.....	45,906 69
At end of year.....	40,710 06
Decrease.....	5,196 63
Net premiums earned.....	59,606 41
Net losses and claims incurred.....	46,383 11
Net adjustment expenses.....	1,427 49
Commissions.....	10,415 02
Taxes.....	1,147 32
Salaries, fees and travelling expenses.....	12,088 32
All other expenses.....	4,580 52
Total claims and expenses.....	76,041 78
Underwriting loss.....	\$16,435 37
Other revenue:	
Interest earned.....	\$17,070 99
Dividends earned.....	48 00
Profit on sale of securities and real estate.....	903 63
	18,022 62
Other expenditure:	
Investment expenses.....	17 79
Net profit for the year.....	\$1,569 46

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$244,293 26
Net profit brought down.....	1,569 46
	\$245,862 72
Decrease in unadmitted assets.....	1,273 82
	\$247,136 54
Dividends declared.....	7,500 00
Surplus of assets over liabilities (excluding capital stock) at end of year.....	\$239,636 54

Summary of Risks—Fire*(All in the Province)*

Gross in force, December 31, 1932.....	\$9,620,675 00
Taken in 1933, new and renewed.....	8,149,744 00
Total.....	\$17,770,419 00
Ceased in 1933.....	7,814,368 00
Gross in force, December 31, 1933.....	\$9,956,051 00
Reinsurance in force, December 31st, 1933.....	682,950 00
Net in force, December 31, 1933.....	\$9,273,101 00

Exhibit of Premiums*(All in the Province)*

Class of Business	Gross in Force, Dec. 31, 1932	Taken in 1933 new and renewed	Ceased 1933	Gross in Force, Dec. 31, 1933	Reinsur- ance in Force, Dec. 31, 1933	Net in Force, Dec. 31, 1933
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Fire.....	79,750 76	55,053 90	60,734 48	74,070 18	1,273 00	72,797 18
Automobile.....	7,848 89	7,826 32	9,014 39	6,660 82		6,660 82
Plate Glass.....	3,864 57	1,602 45	1,926 58	3,540 44		3,540 44
Total.....	91,464 22	64,482 67	71,675 45	84,271 44	1,273 00	82,998 44

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Province of Ontario, 6%, 1935.....	\$20,000 00	\$18,650 00
Province of Saskatchewan, 5%, 1939.....	20,000 00	19,146 00
Hydro-Electric Power Commission, 4%, 1957.....	10,000 00	8,298 52
City of Toronto, 5½%, 1948-9-50.....	10,000 00	9,625 00
Town of Gananoque, 4%, 1935.....	6,000 00	5,886 96
Town of Morrisburg, 4½%, 1939-40.....	4,000 00	4,050 00
Town of Bridgeburg, 5%, 1935-42.....	11,776 57	10,963 48
Town of Southampton, 5%, 1934-5.....	551 43	496 97
Town of Kenora, 5½%, 1937.....	2,000 00	2,143 76
Town of Elmira, 6%, 1937-8.....	1,990 60	1,990 60
Dominion of Canada—Conversion Loan, 5½% and 4½%, 1959...	112,000 00	108,220 00
Dominion of Canada—Conversion Loan, 5½% and 4½%, 1959...	15,000 00	15,000 00
Province of Saskatchewan, 5%, 1939.....	9,000 00	8,615 70
Province of Ontario, 6%, 1935.....	20,000 00	18,650 00
Province of Ontario, 6%, 1941.....	15,000 00	14,700 00
Province of Ontario, 6%, 1943.....	50,000 00	49,150 00
Province of British Columbia, 5%, 1949.....	15,000 00	15,112 50
Canadian National Railways, 6%, 1936.....	25,000 00	26,028 00
Hydro-Electric Power Commission, 4%, 1957.....	15,000 00	12,018 00
City of Regina (£800:0:0), 4½%, 1952.....	3,893 33	3,157 10
City of Toronto, 5½%, 1950.....	5,000 00	5,000 00
City of Edmonton, 5½%, 1945.....	20,000 00	20,181 00
City of Kingston, 5%, 1943.....	10,000 00	9,953 00
Town of Kenora, 5½%, 1937.....	2,000 00	2,143 76
Town of Goderich, 5%, 1933-41.....	2,522 64	2,294 12
Town of Elmira, 6%, 1935-6.....	1,771 63	1,771 63
Town of Walkerville, 4½%, 1937-42.....	2,784 27	2,414 75
St. Paul's R.C. Schools, 5½%, 1934-56.....	4,787 96	4,590 73
Gatineau Power Co., 5%, 1946.....	10,000 00	9,703 00
	<u>\$425,078 43</u>	<u>\$409,954 58</u>

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Authorized Value
Toronto Mortgage Company—8 shares.....	\$400 00	\$568 90	\$832 00

HANOVER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, 44 Victoria St., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Arthur Tucker, Metropolitan Bldg., Toronto, Ont.

Chief or General Agent in Ontario.—Arthur Tucker, care Dale & Co., Toronto, Ont.

Date of Incorporation.—1852. Date commenced business in Canada.—1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$4,000,000	Premiums—Ontario (net)..... \$31,264
Assets in Canada.....	198,760	Premiums—Canada (net)..... 79,828
Liabilities in Canada.....	67,777	Claims—Ontario (net)..... 28,104
		Claims—Canada (net)..... 51,379

HARTFORD ACCIDENT & INDEMNITY COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, 24 Wellington St. E., Toronto, Ont.

Chief or General Agent in Ontario.—B. W. Ballard, Toronto.

Date of Incorporation.—1913. Date commenced business in Canada.—August 10, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$3,000,000	Premiums—Ontario (net)..... \$76,129
Assets in Canada.....	412,242	Premiums—Canada (net)..... 154,074
Liabilities in Canada.....	112,408	Claims—Ontario (net)..... 48,842
		Claims—Canada (net)..... 87,366

*See note on page 1.

HARTFORD FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, 24 Wellington St. E., Toronto, Ont.*Chief or General Agent in Ontario.*—B. W. Ballard, Toronto.*Date of Incorporation.*—May, 1810. *Date commenced business in Canada.*—November, 1836.

Capital stock paid in cash.....	\$12,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	2,553,813	Premiums—Ontario (net).....	\$353,267
Liabilities in Canada.....	654,521	Premiums—Canada (net).....	905,022
		Claims—Ontario (net).....	147,851
		Claims—Canada (net).....	463,938

HARTFORD LIVE STOCK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, 24 Wellington St. E., Toronto, Ont.*Chief or General Agent in Ontario.*—B. W. Ballard, Toronto.*Date of Incorporation.*—1916. *Date commenced business in Canada.*—January, 1921.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	66,255	Premiums—Ontario (net).....	\$14,481
Liabilities in Canada.....	9,393	Premiums—Canada (net).....	16,437
		Claims—Ontario (net).....	15,923
		Claims—Canada (net).....	17,023

HOME FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Blight, Toronto, Ont.*Chief or General Agent in Ontario.*—W. R. Blight, Toronto, Ont.*Date of Incorporation.*—September 9, 1864. *Date commenced business in Canada.*—1931.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	160,034	Premiums—Ontario (net).....	\$31,580
Liabilities in Canada.....	51,229	Premiums—Canada (net).....	85,467
		Claims—Ontario (net).....	15,456
		Claims—Canada (net).....	37,075

THE HOME INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, 414 St. James St., Montreal, Que.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto, Ont.*Date of Incorporation.*—1930. *Date commenced business in Canada.*—August 9, 1930.

Capital stock paid in cash.....	\$1,050,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	99,894	Premiums—Ontario (net).....	\$129
Liabilities in Canada.....	14,986	Premiums—Canada (net).....	11,606
		Claims—Ontario (net).....	636
		Claims—Canada (net).....	14,858

*See note on page 1.

HOME INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, 414 St. James St. West, Montreal.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.*Date of Incorporation.*—1853. *Date commenced business in Canada.*—January 1, 1902.

Capital stock paid in cash.....	\$12,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	2,995,831	Premiums—Ontario (net).....	\$340,012
Liabilities in Canada.....	1,356,246	Premiums—Canada (net).....	1,598,204
		Claims—Ontario (net).....	276,738
		Claims—Canada (net).....	1,278,064

HOMESTEAD FIRE INSURANCE COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, 414 St. James St. West, Montreal.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.*Date of Incorporation.*—June 9, 1922. *Date commenced business in Canada.*—April 18, 1929.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	182,525	†Premiums—Ontario (net).....	Nil
†Liabilities in Canada.....	Nil	†Premiums—Canada (net).....	Nil
		†Claims—Ontario (net).....	Nil
		†Claims—Canada (net).....	Nil

HUDSON BAY INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, J. H. Labelle, Montreal; Vice-President, P. J. Quinn, Toronto; General Manager, F. B. Hills, Montreal.*Directors.*—P. R. Gault, Montreal, Que.; A. St. Cyr, Montreal; P. J. Quinn, Toronto; F. B. Hills, Montreal, Que.; A. Houdon, Montreal; Chas. Duquette; J. H. Labelle, Montreal; F. J. Williams, Liverpool, Eng.; J. D. Hudson, Montreal.*Chief or General Agent in Ontario.*—P. J. Quinn, 29 Wellington St. East, Toronto.*Date of Incorporation.*—1905. *Date commenced business in Canada.*—1905.

Capital stock paid in cash.....	\$229,150	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	746,081	Premiums—Ontario (net).....	\$64,472
Total liabilities.....	181,147	Premiums—Total business (net)..	197,281
Surplus protection of policyholders	564,933	Claims—Ontario (net).....	31,280
		Claims—Total business (net)....	102,805

IMPERIAL ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—James B. Paterson, Montreal.*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.*Date of Organization.*—1899. *Date commenced business in Canada.*—December 12, 1922.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	261,259	Premiums—Ontario (net).....	\$37,606
Liabilities in Canada.....	124,642	Premiums—Canada (net).....	137,255
		Claims—Ontario (net).....	22,465
		Claims—Canada (net).....	75,519

IMPERIAL GUARANTEE & ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell; General Manager, K. Thom, Toronto; Vice-Presidents, H. C. Cox, Geo. A. Morrow, Toronto; Assistant Secretaries, P. C. Keys, W. T. Turvey and C. R. Morrow.*Directors.*—Wilfrid M. Cox, H. C. Cox, Geo. A. Morrow, C. S. Wainwright, E. R. Wood, E. Willans, E. A. Brownell, all of Toronto; and H. J. Wyatt, J. Lester Parsons, New York.*Chief or General Agent in Ontario.*—E. A. Brownell, 22 Wellington St. E., Toronto.*Date of Incorporation.*—1905. *Date commenced business in Canada.*—June 21, 1928.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	506,603	Premiums—Ontario (net).....	\$135,909
Total liabilities.....	256,435	Premiums—Total business (net)..	309,564
Surplus protection of policyholders	250,168	Claims—Ontario (net).....	60,432
		Claims—Total business (net)....	156,136

*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

IMPERIAL INSURANCE OFFICE*

HEAD OFFICE, TORONTO, ONT.

Officer.—President and Managing Director, R. L. Stailing, Toronto.*Directors.*—Thos. A. Brydall, Toronto; H. W. Muskett, Toronto; H. H. Heakes, Toronto; R. L. Stailing, Toronto; Wm. W. Otter-Barry; D. M. Dewar, V. E. Chute, H. S. Witing, H. R. Hobson.*Date of Incorporation.*—1907. *Date commenced business in Canada.*—August 18, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$175,000	Premiums—Ontario (net).....	\$70,035
Total assets.....	777,514	Premiums—Total business (net)...	164,064
Total liabilities.....	231,622	Claims—Ontario (net).....	35,461
Surplus protection of policyholders	545,892	Claims—Total business (net)....	79,842

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, G. A. Morrow, Toronto; Vice-Presidents, S. J. Moore, Toronto, and E. T. Malone, K.C., Toronto; Managing Director, J. F. Weston, Toronto; Assistant General Manager, G. Cecil Moore, Toronto; Secretary, D. Matheson, Toronto.*Directors.*—Sir John Aird, Toronto; P. Burns, Toronto; D. B. Hanna, Toronto; J. F. Weston, Toronto; E. T. Malone, K.C., Toronto; S. J. Moore, Toronto; Sir Herbert S. Holt, Montreal; W. G. Morrow, Toronto; Mark H. Irish, Toronto; H. H. Williams, Toronto; G. A. Morrow, Toronto; Hon. Donat Raymond, F. P. Wood, J. W. Mitchell, J. P. Bickell.*Date of Incorporation.*—April 23, 1896. *Date commenced business in Canada.*—October 1, 1897.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$3,268,825
Total assets.....	68,573,416	Premiums—Total business (net)...	9,849,354
Ontario business in force (gross)...	104,544,101	Death Claims—Ontario (net).....	658,731
Total business in force (gross)....	279,551,060	Death Claims—Total business (net)	2,357,091

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. W. Schaffler, 18 Wellington St., Toronto.*Chief or General Agent in Ontario.*—E. W. Schaffler.*Date of Incorporation.*—1887. *Date commenced business in Canada.*—August 1, 1933.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£1,005,000	Premiums—Ontario (net).....	\$13,042
Assets in Canada.....	\$158,967	Premiums—Canada (net).....	26,129
Liabilities in Canada.....	16,441	Claims—Ontario (net).....	5,609
		Claims—Canada (net).....	10,482

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. West, Toronto.*Chief or General Agent in Ontario.*—Jones & Proctor Bros., Limited, 100 Adelaide St. W., Toronto.*Date of Incorporation.*—1920. *Date commenced business in Canada.*—July 3, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$69,583
Assets in Canada.....	422,696	Premiums—Canada (net).....	131,124
Liabilities in Canada.....	178,574	Claims—Ontario (net).....	33,445
		Claims—Canada (net).....	87,855

INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. W., Toronto.*Chief or General Agent in Ontario.*—Jones & Proctor Bros., Limited, 100 Adelaide St. W., Toronto.*Date of Incorporation.*—April 14, 1794. *Date commenced business in Canada.*—November 7, 1889.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$12,000,000	Premiums—Ontario (net).....	\$228,714
Assets in Canada.....	1,019,311	Premiums—Canada (net).....	597,577
Liabilities in Canada.....	408,959	Claims—Ontario (net).....	85,055
		Claims—Canada (net).....	292,590

*See note on page 1.

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Toronto, Ont.*Chief or General Agent in Ontario.*—Wm. Thompson, 805 Metropolitan Bldg., Toronto, Ont.*Date of Incorporation.*—April 18, 1794. *Date commenced business in Canada.*—March 22, 1912.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	175,090
Liabilities in Canada.....	34,407

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$7,511
Premiums—Canada (net).....	20,722
Claims—Ontario (net).....	13,227
Claims—Canada (net).....	41,624

INTERNATIONAL FIDELITY INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. G. Smith, Toronto.*Chief or General Agent in Ontario.*—J. G. Smith, 36 King St. East, Toronto.*Date of Incorporation.*—December 27, 1904. *Date commenced business in Canada.*—June 2, 1905.

Capital stock paid in cash.....	\$300,000
Assets in Canada.....	5,200
Liabilities in Canada.....	2,215

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$1,278
Premiums—Canada (net).....	4,341
Claims—Ontario (net).....	93
Claims—Canada (net).....	487

LAW, UNION & ROCK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Houghton, Toronto.*Chief or General Agent in Ontario.*—W. R. Houghton, 4 Richmond St. East, Toronto.*Date of Incorporation.*—1806. *Date commenced business in Canada.*—April, 1899.

Capital stock paid in cash.....	£165,000
Assets in Canada.....	\$1,039,136
Liabilities in Canada.....	411,105

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$209,072
Premiums—Canada (net).....	477,300
Claims—Ontario (net).....	110,931
Claims—Canada (net).....	246,354

LEGAL AND GENERAL ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. W. Hadrill, 465 St. John St., Montreal, Que.*Chief or General Agent in Ontario.*—W. T. Freeman, 923 Waterloo St., London, Ont.*Date of Incorporation.*—1838. *Date commenced business in Canada.*—July 17, 1929.

Capital stock paid in cash.....	£200,000
Assets in Canada.....	\$468,445
Liabilities in Canada.....	205,573

PREMIUMS WRITTEN—LOSSES INCURRED	
Premiums—Ontario (net).....	\$88,216
Premiums—Canada (net).....	274,565
Claims—Ontario (net).....	61,618
Claims—Canada (net).....	168,018

LINCOLN FIRE INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Edmund Foster, 276 St. James St., Montreal

Capital stock paid in cash.....	\$200,000
Assets in Canada.....	114,841
Liabilities in Canada.....	6,248

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)..... Cr.	\$6,493
Premiums—Canada (net)..... Cr.	19,179
Claims—Ontario (net).....	6,864
Claims—Canada (net).....	28,232

*See note on page 1.

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Lewis Laing, Montreal.

Chief or General Agent in Ontario.—R. Forster Smith, Metropolitan Bldg., Toronto.

Date of Incorporation.—May 21, 1836. *Date commenced business in Canada.*—June 4, 1851.

Capital stock paid in cash..... £1,062,100

Life:

Assets in Canada (included in other than Life).....

Ontario business in force (gross)... \$42,455

Canadian business in force (gross) 176,081

Other than Life:

Assets in Canada.....† 3,350,778

Liabilities in Canada.....† 1,248,228

PREMIUMS WRITTEN—CLAIMS INCURRED

Life:

Premiums—Ontario (net)..... \$1,325

Premiums—Canada (net)..... 4,666

Death Claims—Ontario (net).... Nil

Death Claims—Canada (net).... Nil

Other than Life:

Premiums—Ontario (net)..... \$475,625

Premiums—Canada (net)..... 1,366,073

Claims—Ontario (net)..... 263,456

Claims—Canada (net)..... 747,218

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Lewis Laing, Montreal; Vice-President and Secretary, S. M. Richards, Montreal.

Directors.—J. Theo LeClerc, Montreal; Lieut.-Col. Herbert Molson, Montreal; F. E. Meredith, K.C., Montreal; F. C. Browning, Montreal; Lewis Laing, Montreal; Hon. L. A. Taschereau, Quebec; F. J. Williams, Liverpool, Eng.; J. D. Simpson, Liverpool, Eng.; Arthur B. Purvis, Montreal, Que.

Chief or General Agent in Ontario.—R. Forster Smith, Metropolitan Bldg., Toronto.

Date of Incorporation.—March 12, 1912. *Date commenced business in Canada.*—August 1, 1912.

Capital stock paid in cash..... \$175,000

Total assets..... 1,387,739

Total liabilities..... 270,329

Surplus protection of policyholders 1,117,409

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)..... \$92,977

Premiums—Total business (net).. 281,761

Claims—Ontario (net)..... 45,264

Claims—Total business (net).... 141,704

LOCAL GOVERNMENT GUARANTEE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.

Date of Incorporation.—1890. *Date commenced business in Canada.*—January, 1924.

Capital stock paid in cash..... £12,488

Assets in Canada..... \$123,594

Liabilities in Canada..... 65,130

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)..... \$5,705

Premiums—Canada (net)..... 57,855

Claims—Ontario (net)..... 3,626

Claims—Canada (net)..... 31,013

LONDON ASSURANCE*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. J. R. Coyle, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—Messrs. Armstrong, DeWitt & Crossin, 36 Toronto St., Toronto, Ont.

Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—1862.

Capital stock paid in cash..... \$4,249,880

Assets in Canada..... 908,431

Liabilities in Canada..... 358,327

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)..... 135,976

Premiums—Canada (net)..... 439,589

Claims—Ontario (net)..... 60,757

Claims—Canada (net)..... 222,830

*See note on page 1.

†Respecting "Life" and "Other than Life" business.

LONDON-CANADA INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, B. W. Ballard, Toronto; Vice-President, A. R. Martin, Toronto; Secretary, A. V. Stamper, Toronto.

Directors.—B. W. Ballard, Toronto; W. H. Hunter, Toronto; A. R. Martin, Toronto; W. A. Clark, Toronto; J. R. Cartwright, Toronto; W. J. Scrimmes, Winnipeg; Harold Fry, J. G. Moore, Dr. V. F. Stock.

Date of Incorporation.—1859. *Date commenced business in Canada.*—1859.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$200,000	Premiums—Ontario (net).....	\$104,866
Total assets.....	942,029	Premiums—Total business (net)...	173,681
Total liabilities.....	190,543	Claims—Ontario (net).....	68,109
Surplus protection of policyholders	751,486	Claims—Total business (net)....	105,506

LONDON AND COUNTY INSURANCE COMPANY, LTD.*

HEAD OFFICE, BLACKFRIARS, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robert L. Stailing, 15 Wellington St. E., Toronto, Ont.

Chief Agent in Ontario.—R. L. Stailing, Toronto, Ont.

Date of Organization.—1862. *Date commenced business in Canada.*—May, 1932.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$102,186	Premiums—Ontario (net).....	\$11,471
Assets in Canada.....	140,480	Premiums—Canada (net).....	69,181
Liabilities in Canada.....	70,608	Claims—Ontario (net).....	2,961
		Claims—Canada (net).....	37,352

LONDON GUARANTEE & ACCIDENT COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—George Weir, Toronto.

Chief or General Agent in Ontario.—Geo. Weir, 465 Bay St., Toronto.

Date of Organization.—1869. *Date commenced business in Canada.*—July, 1880.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$250,000	Premiums—Ontario (net).....	\$289,652
Assets in Canada.....	\$940,679	Premiums—Canada (net).....	565,366
Liabilities in Canada.....	466,955	Claims—Ontario (net).....	166,930
		Claims—Canada (net).....	296,601

LONDON & LANCASHIRE GUARANTEE & ACCIDENT COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. R. Houghton, Toronto; Manager and Secretary, L. C. Evans, Toronto.

Directors.—Alfred Wright, Toronto; J. Walmsley, Toronto; Chas. Hendry, London, Eng.; W. R. Houghton, Toronto; C. M. Horswell, Toronto.

Date of Incorporation.—April 10, 1908. *Date commenced business in Canada.*—July 24, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$400,000	Premiums—Ontario (net).....	\$185,675
Total assets.....	1,151,728	Premiums—Total business (net)...	364,510
Assets in Canada.....	\$2,019,927	Claims—Ontario (net).....	232,138
Total liabilities.....	592,407	Claims—Total business (net)....	326,915
Surplus protection of policyholders	559,322		

LONDON & LANCASHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Houghton.

Chief or General Agent in Ontario.—W. R. Houghton, 4 Richmond St. E., Toronto.

Date of Organization.—December 10, 1861. *Date commenced business in Canada.*—April, 1880

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£1,455,724	Premiums—Ontario (net).....	\$463,525
Assets in Canada.....	\$2,019,927	Premiums—Canada (net).....	1,084,060
Liabilities in Canada.....	918,900	Claims—Ontario (net).....	256,441
		Claims—Canada (net).....	524,617

*See note on page 1.

THE LONDON LIFE INSURANCE COMPANY*

HEAD OFFICE, LONDON, ONT.

Officers.—President, J. E. Jeffrey, London, Ont.; Vice-President and Managing Director, E. E. Reid, B.A., London.

Directors.—J. E. Smallman, London; A. C. Spencer, London; Edward E. Reid, London; J. Edgar Jeffrey, London; Arch. McPherson, London; Thos. W. Baker, London; Wm. Gorman, London; C. L. Jeffrey, London, Ont.; G. E. Reid, London, Ont.

Date of Incorporation.—1874. *Date commenced business in Canada.*—1874.

Capital stock paid in cash..... \$200,000

Life:

Total assets..... 84,516,221
Ontario business in force (gross)... 307,529,451
Total business in force (gross)... 484,095,935

Other than Life:

Total assets..... 166,029
Total liabilities..... 50,292
Surplus protection of policyholders 115,737

PREMIUMS WRITTEN—CLAIMS INCURRED

Life:

Premiums—Ontario (net)..... \$9,214,630
Premiums—Total business (net)... 14,626,276
Death Claims—Ontario business (net)..... 1,151,238
Death Claims—Total business (net)..... 1,743,471

Other than Life:

Premiums—Ontario (net)..... 87,361
Premiums—Total business (net)... 158,201
Claims—Ontario (net)..... 65,893
Claims—Total business (net).... 122,067

LONDON & PROVINCIAL MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—F. E. Duffy, 210 St. James St., Montreal.

Chief or General Agent in Ontario.—Walter R. Purves, 510 Temple Bldg., Toronto.

Date of Incorporation.—1862. *Date commenced business in Canada.*—April 24, 1924.

Capital stock paid in cash..... £300,000
Assets in Canada..... \$270,230
Liabilities in Canada..... 71,915

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)..... \$24,628
Premiums—Canada (net)..... 69,747
Claims—Ontario (net)..... 11,341
Claims—Canada (net)..... 32,076

LONDON & SCOTTISH ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officers in Canada.—W. H. R. Emmerson, A. H. P. Priddey, Northern Bldg., St. John St., Montreal.

Chief or General Agent in Ontario.—Colborne Agencies, 100 Adelaide St. West, Toronto.

Date of Organization.—1862. *Date commenced business in Canada.*—1863.

Capital stock paid in cash..... £120,000

Life:

Assets in Canada..... \$10,120,143
Ontario business in force (gross)... 6,229,053
Canadian business in force (gross) 15,558,047

Other than Life:

Assets in Canada..... 348,752
Liabilities in Canada..... 91,324

PREMIUMS WRITTEN—CLAIMS INCURRED

Life:

Premiums—Ontario (net)..... \$154,327
Premiums—Canada (net)..... 505,404
Death Claims—Ontario (net).... 60,000
Death Claims—Canada (net).... 186,151

Other than Life:

Premiums—Ontario (net)..... 30,232
Premiums—Canada (net)..... 127,243
Claims—Ontario (net)..... 9,517
Claims—Canada (net)..... 52,473

LOYAL PROTECTIVE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Watt, Continental Life Bldg., Toronto.

Chief or General Agent in Ontario.—E. M. Watt, Continental Life Bldg., Toronto.

Date of Incorporation.—1909. *Date commenced business in Canada.*—February 13, 1913.

Capital stock paid in cash..... \$200,000
Assets in Canada..... 172,842
Liabilities in Canada..... 91,894

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)..... \$140,195
Premiums—Canada (net)..... 216,683
Claims—Ontario (net)..... 80,838
Claims—Canada (net)..... 124,452

* See note on page 1.

LUMBERMEN'S INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14-24 Toronto St., Toronto.*Date of Incorporation.*—June 11, 1873. *Date commenced business in Canada.*—November 5, 1926.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	120,511
Liabilities in Canada.....	54,551

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$49,488
Premiums—Canada (net).....	82,561
Claims—Ontario (net).....	22,373
Claims—Canada (net).....	38,562

MANUFACTURERS LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. G. Gooderham, Toronto; Vice-President, M. R. Gooderham; General Manager, J. H. Lithgow.*Directors.*—Geo. H. Cassels, F. G. Osler, Toronto; M. R. Gooderham, Toronto; D. G. Ross, Toronto; William Stone, Woodstock; W. G. Gooderham, Toronto; Col. A. L. Bishop, Toronto; R. A. Daly, Toronto; H. B. Henwood, Toronto.*Date of Incorporation.*—June 23, 1887. *Date commenced business in Canada.*—August 19, 1887.

Capital stock paid in cash.....	\$1,500,000
Total assets.....	119,459,942
Ontario business in force (gross)...	112,072,206
Total business in force (gross)....	503,926,962

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$3,571,516
Premiums—Total business (net)...	20,372,612
Death Claims—Ontario (net)....	763,795
Death Claims—Total business (net)	4,474,076

MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Alfred Powis, Jr., Royal Bank Building, Montreal.*Chief or General Agent in Ontario.*—W. Rae Blight, 22 Toronto St., Toronto, Ont.*Date of Organization.*—January, 1881. *Date commenced business in Canada.*—December 14, 1896.

Capital stock paid in cash.....	£600,000
Assets in Canada.....	\$338,189
Liabilities in Canada.....	29,978

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$13,143
Premiums—Canada (net).....	71,513
Claims—Ontario (net).....	2,190
Claims—Canada (net).....	9,382

MARYLAND CASUALTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—F. J. Lightbourn, Toronto.*Chief or General Agent in Ontario.*—F. J. Lightbourn, 54 Adelaide St. East, Toronto.*Date of Incorporation.*—March, 1898. *Date commenced business in Canada.*—May 12, 1903

Capital stock paid in cash.....	\$2,500,000
Assets in Canada.....	627,475
Liabilities in Canada.....	241,304

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$38,259
Premiums—Canada (net).....	144,534
Claims—Ontario (net).....	24,837
Claims—Canada (net).....	117,812

MARYLAND INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 465 St. John St., Montreal.*Chief or General Agent in Ontario.*—Willis Faber Company of Ontario, Ltd., 36 Toronto St., Toronto.*Date of Incorporation.*—1910. *Date commenced business in Canada.*—September 5, 1925.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	\$220,487
Liabilities in Canada.....	50,328

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$8,786
Premiums—Canada (net).....	76,736
Claims—Ontario (net).....	17,995
Claims—Canada (net).....	42,057

*See note on page 1.

THE MERCANTILE FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, W. R. Houghton, Toronto; Secretary, P. L. Waylett, Toronto

Directors.—A. S. Booth, Montreal; C. M. Horswell, Toronto; W. R. Houghton, Toronto; Alfred Wright, Toronto; Joseph Walmsley, Toronto; Lawrence C. Evans, Toronto.

Date of Incorporation.—1874. *Date commenced business in Canada.*—November 1, 1875.

Capital stock paid in cash.....	\$50,000
Total assets.....	711,204
Total liabilities.....	164,483
Surplus protection of policyholders	546,721

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$51,967
Premiums—Total business (net)...	103,544
Claims—Ontario (net).....	21,199
Claims—Total business (net)....	35,905

MERCHANTS CASUALTY INSURANCE COMPANY*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, E. F. Seagram, Waterloo; Vice-President, J. C. Haight, K.C., Waterloo; General Manager, R. E. Patterson, Waterloo.

Directors.—Thos. W. Seagram, Waterloo; William Henderson, Waterloo; J. A. Martin, Kitchener; E. M. Arnold, Elmira; W. G. Weichel, M.P.P., Waterloo; P. V. Wilson, Waterloo; W. J. Stevenson; R. E. Patterson.

Date of Incorporation.—1924. *Date commenced business in Canada.*—December 17, 1925.

Capital stock paid in cash.....	\$146,400
Total assets.....	298,412
Total liabilities.....	190,655
Surplus protection of policyholders	107,764

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$162,047
Premiums—Total business (net)...	264,697
Claims—Ontario (net).....	74,744
Claims—Total business (net)....	130,288

MERCHANTS FIRE ASSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto.

Date of Incorporation.—1910. *Date commenced business in Canada.*—December 26, 1917.

Capital stock paid in cash.....	\$1,750,000
Assets in Canada.....	284,573
Liabilities in Canada.....	150,443

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$80,555
Premiums—Canada (net).....	183,598
Claims—Ontario (net).....	34,298
Claims—Canada (net).....	\$1,538

MERCHANTS FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO, CANADA

Incorporated.—1898. *Date commenced business in the Province.*—January 31, 1898.

Officers (as at date of filing statement).—President, W. R. Houghton; Acting Secretary, Charles M. Horswell; Manager, Charles M. Horswell.

Directors (as at date of filing statement).—A. S. Booth, C. M. Horswell, W. R. Houghton, Joseph Walmsley, Alfred Wright.

Auditors.—Albert J. Walker, F.C.A.; Rutherford Williamson, F.C.A.

Statement for the Year Ending 31st December, 1933

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$500,000.00.		
Number of Shares, 10,000; Par value, \$50.00.		
Capital stock at beginning of year.....	\$300,000 00	\$150,000 00
Capital stock at end of year.....	\$300,000 00	\$150,000 00

Premium on Capital Stock

Total amount paid to 31st December, 1933.....	\$150,000 00
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*See note on page 1.

Assets

Book value of real estate, office premises.....	\$102,300	00
Mortgage loans on real estate, first mortgages.....	13,000	00
Book value of bonds, debentures and debenture stocks owned:		
Not in default.....	\$583,698	31
Less deficiency of market under book value of securities.....	57,550	59
	<u>\$526,147</u>	<u>72</u>
Cash on hand and in banks:		
On hand at head office.....	\$	964 20
In chartered banks of Canada in Canada.....	19,023	28
In all other banks and depositories.....	29,986	81
		<u>49,974 29</u>
Interest accrued, \$5,896.09; Rents due, \$430.00.....		6,326 09
Agents' balances and premiums uncollected, written on or after 1st October, 1933.....		14,764 67
Premiums due from Reinsurance Companies.....		3,425 77
Total admitted assets.....	<u>\$715,938</u>	<u>54</u>

Liabilities

Total provision for unpaid claims.....	\$17,100	00
Total net reserve, \$183,029.92; carried out at 80% thereof.....	146,423	95
Expenses due and accrued.....	2,100	00
Taxes due and accrued.....	5,362	28
Reinsurance premiums.....	262	95
Return premiums.....	307	15
Total liabilities excluding capital stock.....	<u>\$171,556</u>	<u>33</u>
Capital stock paid in cash.....	\$150,000	00
Surplus or deficit in Profit and Loss Account.....	394,382	21
Excess of assets over liabilities (Surplus for protection of policyholders).....	544,382	21
Total liabilities.....	<u>\$715,938</u>	<u>54</u>

Profit and Loss Account

Net premiums written.....	\$171,032	71
Reserve of unearned premiums (80 per cent.):		
At beginning of year.....	\$162,896	70
At end of year.....	146,423	95
Decrease.....	<u>\$16,472</u>	<u>75</u>
Net premiums earned.....	<u>\$187,505</u>	<u>46</u>
Net losses and claims incurred.....	\$101,683	39
Net adjustment expenses.....	4,164	59
Commissions.....	41,606	86
Taxes.....	9,130	88
Salaries, fees and travelling expenses.....	28,341	36
All other expenses.....	15,043	78
Total claims and expenses.....	<u>\$199,970</u>	<u>86</u>
Underwriting loss.....	<u>\$12,465</u>	<u>40</u>
Other revenue:		
Interest earned.....	\$33,128	52
Rents earned.....	1,419	93
Profit on sale of securities and real estate.....	678	74
Endorsement Fees.....	6	00
	<u>\$35,233</u>	<u>19</u>
Other expenditure:		
Bad debts written off.....	\$50	89
Decrease in book value of real estate.....	3,000	00
Increase in deficiency of market value under book value of bonds.....	3,967	83
	<u>\$7,018</u>	<u>72</u>
Net profit for the year.....	<u>\$15,749</u>	<u>07</u>

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$548,774	62
Net profit brought down.....	15,749	07
	<u>\$564,523</u>	<u>69</u>
Increase in unadmitted assets.....	\$641	48
Dividends declared.....	19,500	00
	<u>20,141</u>	<u>48</u>
Surplus of assets over liabilities (excluding capital stock) at end of year.....	<u>\$544,382</u>	<u>21</u>

Summary of Risks and Premiums

(All in the Province)

	Fire		Automobile
	At Risk	Premiums	Premiums
Gross in force, December 31st, 1932.....	\$58,712,124 00	\$408,281 12	\$8,626 08
Taken in 1933, including renewed.....	34,148,121 00	215,298 67	8,470 49
Total.....	\$92,860,245 00	\$623,579 79	\$17,096 57
Ceased in 1933.....	36,184,115 00	245,159 91	9,648 51
Gross in force, December 31, 1933.....	\$56,676,130 00	\$378,419 88	\$7,448 06
Reinsurance in force, December 31st, 1933.....	3,146,192 00	6,304 20	91 52
Net in force, December 31st, 1933.....	\$53,529,938 00	\$372,115 68	\$7,356 54

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Dominion of Canada, 4 $\frac{1}{2}$ %, 1958.....	\$20,000 00	\$20,000 00
Dominion of Canada, 5 %, 1941.....	25,000 00	24,750 00
Dominion of Canada, 4 $\frac{1}{2}$ %, 1959.....	12,000 00	11,595 00
Grand Trunk Pacific Railway, 3 %, 1962.....	9,720 00	5,734 80
Grand Trunk Pacific Railway, 6 $\frac{1}{2}$ %, 1936.....	10,000 00	11,640 00
(Car Trusts Gold Debenture)		
Hydro-Electric Power Commission of Ontario, 4 %, 1957.....	5,000 00	3,439 00
Hydro-Electric Power Commission of Ontario, 6 %, 1940.....	10,000 00	11,019 00
Acton, Village of, 6 %, 1936-37.....	2,000 00	1,891 24
Alexandria, Town of, 6 %, 1935-39.....	3,580 72	3,782 45
Brampton, Town of, 6 $\frac{1}{2}$ %, 1948.....	4,314 23	4,314 23
Calgary, Alberta, City of, 4 $\frac{1}{2}$ %, 1942.....	48,666 66	46,179 80
Edmonton, Alberta, City of, 5 $\frac{1}{2}$ %, 1945.....	50,000 00	50,187 50
Embro, Village of, 6 %, 1936-39.....	2,265 80	2,265 80
Guelph, City of, 5 $\frac{1}{2}$ %, 1934.....	5,000 00	5,181 50
Hamilton, City of, 4 %, 1934.....	1,460 00	1,460 00
Hanover, Town of, 6 %, 1937-38.....	4,523 88	4,523 88
Harbour Commissioners, City of Toronto, 4 $\frac{1}{2}$ %, 1953.....	25,000 00	20,375 00
Hespeler, Town of, 6 %, 1937-40.....	2,321 93	2,143 91
Kenora, Town of, 5 %, 1940.....	3,000 00	3,000 00
Kingston, City of, 6 %, 1934-37.....	3,800 00	3,800 00
Kingston, City of, 5 $\frac{1}{2}$ %, 1949.....	2,000 00	1,862 20
Kitchener, City of, 6 %, 1937.....	5,000 00	4,743 20
Lakefield, Town of, 6 $\frac{1}{2}$ %, 1947-49.....	4,379 58	4,243 66
Leamington, Town of, 6 %, 1948.....	3,329 06	3,158 26
Lindsay, Town of, 6 %, 1936.....	2,000 00	2,099 58
Listowel, Town of, 6 %, 1937-38.....	2,714 33	2,859 38
London, City of, 5 %, 1944.....	4,000 00	3,418 95
Meaford, Town of, 6 %, 1936.....	5,000 00	4,762 50
Merrickville, Village of, 6 %, 1939.....	987 09	915 53
Midland, Town of, 6 %, 1939.....	2,467 49	2,467 49
Milton, Town of, 6 %, 1947-48.....	5,690 03	5,329 78
Niagara Falls, Ont., City of, 5 %, 1944-49.....	4,997 98	4,647 37
Oshawa, City of, 6 %, 1948-50.....	6,796 72	6,358 71
Ottawa, City of, 4 %, 1934.....	5,000 00	5,000 00
Owen Sound, City of, 6 $\frac{1}{2}$ %, 1935.....	3,000 00	3,000 00
Port Arthur, City of, 5 %, 1937.....	3,000 00	2,727 60
Port Arthur, City of, 5 %, 1959.....	15,000 00	14,700 00
Port Credit, Village of, 6 %, 1936-37.....	2,365 11	2,526 41
Sarnia, City of, 5 $\frac{1}{2}$ %, 1938.....	3,759 09	3,547 88
Sault Ste. Marie, City of, 5 %, 1943.....	2,000 00	1,871 01
Thorold, Town of, 5 %, 1934.....	1,000 00	896 44
Toronto, City of, 6 %, 1944.....	25,000 00	27,812 50
Toronto, City of, 5 %, 1953.....	25,000 00	25,187 50
Toronto, City of, 4 $\frac{1}{2}$ %, 1948.....	2,410 00	2,161 37
Toronto, City of, 4 $\frac{1}{2}$ %, 1945.....	1,000 00	799 20
Toronto, City of, 3 $\frac{1}{2}$ %, 1945.....	4,866 67	4,866 67
Toronto, City of, 2 $\frac{1}{2}$ %, 1944.....	5,353 33	5,353 33
Toronto, City of, 4 $\frac{1}{2}$ %, 1953.....	1,000 00	1,000 00
Trenton, Town of, 5 $\frac{1}{2}$ %, 1939.....	2,379 51	2,379 51
Walkerville, Town of, 4 $\frac{1}{2}$ %, 1942-43.....	5,000 00	5,000 00
Waterdown, Village of, 5 $\frac{1}{2}$ %, 1939.....	3,000 00	3,036 00
Waterloo, Town of, 6 %, 1937.....	6,560 54	6,228 80
Weyburn, Sask., Town of, 5 %, 1949.....	500 00	500 00
Wingham, Town of, 6 $\frac{1}{2}$ %, 1934-51.....	5,911 75	5,911 75
Woodstock, City of, 5 $\frac{1}{2}$ %, 1947.....	5,000 00	4,911 91
Canada Cement Co., Ltd., 5 $\frac{1}{2}$ %, 1947.....	25,000 00	25,625 00
Canada Permanent Mortgage Corporation, 5 %, 1934.....	10,000 00	10,000 00
Credit Foncier Franco-Canadian, 5 %, 1945.....	25,000 00	23,750 00
Etobicoke, Township of, 5 $\frac{1}{2}$ %, 1945-51.....	20,382 99	20,864 03
Etobicoke, Township of, 5 $\frac{1}{2}$ %, 1946-50.....	20,080 32	21,030 12
Imperial Trusts Co., G.I.R., 5 %, 1934.....	2,500 00	2,500 00
King, Township of, 6 %, 1934-39.....	643 08	643 08
Ontario Loan and Debenture Co., 5 %, 1934.....	10,000 00	10,000 00
Peel, County of, 5 %, 1941.....	3,371 63	3,040 87
Trusts & Guarantee Co., G.I.R., 5 %, 1934.....	2,500 00	2,500 00
United Securities, Ltd., 5 $\frac{1}{2}$ %, 1952.....	25,000 00	25,500 00
Mimico, Town of, 6 $\frac{1}{2}$ %, 1949-50.....	2,000 00	1,931 93
Windsor, City of, 5 %, 1937.....	3,056 85	2,981 35
Etobicoke, Township of, 5 %, 1933-59.....	5,996 30	5,796 62
Riverside, Town of, R.C.S.S. Bonds, 5 $\frac{1}{2}$ %, 1936-47.....	14,002 72	13,967 71
	\$594,655 39	\$583,698 31

MERCHANTS AND MANUFACTURERS FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada.—Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jacques Marchand, 276 St. James St., Montreal, Que.*Chief or General Agent in Ontario.*—John B. Hall, 312 Metropolitan Bldg., Toronto.*Date of Incorporation.*—1849. *Date commenced business in Canada.*—1928.

		PREMIUMS WRITTEN—LOSSES INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$60,911
Assets in Canada.....	184,451	Premiums—Canada (net).....	164,396
Liabilities in Canada.....	119,984	Claims—Ontario (net).....	47,876
		Claims—Canada (net).....	105,117

THE MERCHANTS MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Jenkins, Insurance Exchange Bldg., Montreal.*Chief or General Agent in Ontario.*—John Fanning, Canada Life Bldg., Toronto.*Date of Incorporation.*—1871. *Date commenced business in Canada.*—January 1, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£237,500	Premiums—Ontario (net).....	\$48,546
Assets in Canada.....	\$252,144	Premiums—Canada (net).....	162,297
Liabilities in Canada.....	129,327	Claims—Ontario (net).....	23,032
		Claims—Canada (net).....	70,793

MERCURY INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.*Chief or General Agent in Ontario.*—Geo. A. Sherritt, 36 Toronto St., Toronto.*Date of Incorporation.*—April 18, 1925. *Date commenced business in Canada.*—April 3, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$22,703
Assets in Canada.....	304,378	Premiums—Canada (net).....	79,528
Liabilities in Canada.....	69,174	Claims—Ontario (net).....	19,348
		Claims—Canada (net).....	39,558

THE METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Lt.-Col. Robt. F. Massie, Toronto, Ont.*Chief or General Agent in Ontario.*—Lt.-Col. Robt. F. Massie, 465 Bay St., Toronto, Ont.*Date of Incorporation.*—1874. *Date commenced business in Canada.*—1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$36,176
Assets in Canada.....	533,636	Premiums—Canada (net).....	74,817
Liabilities in Canada.....	63,221	Claims—Ontario (net).....	12,240
		Claims—Canada (net).....	37,290

MICHIGAN FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, DETROIT, MICH.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, 460 St. John St., Montreal.*Chief or General Agent in Ontario.*—W. G. Haskings, 27 Wellington St. E., Toronto, Ont.*Date of Incorporation.*—1880. *Date commenced business in Canada.*—1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$6,327
Assets in Canada.....	241,383	Premiums—Canada (net).....	30,500
Liabilities in Canada.....	34,076	Claims—Ontario (net).....	\$5,070
		Claims—Canada (net).....	21,521

*See note on page 1.

THE MONARCH LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, E. J. Tarr, Winnipeg; Vice-President, W. L. Parrish.

Directors.—W. L. Parrish, Winnipeg; A. O. Marrin, Winnipeg; E. J. Tarr, Winnipeg; R. J. Gourley, Winnipeg; Geo. H. Stewart, Winnipeg; W. A. Matheson, Winnipeg; J. A. Flanders, Winnipeg; W. Trevor Gwyn, Winnipeg; D. H. Hudson, Winnipeg, Man.

Chief or General Agent in Ontario.—A. B. Johnston, Toronto.

Date of Incorporation.—July 18, 1904. *Date commenced business in Canada.*—July 4, 1906.

Capital stock paid in cash.....	\$100,740
Total assets.....	10,860,770
Ontario business in force (gross)...	10,117,590
Total business in force (gross)....	52,602,206

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$333,726
Premiums—Total business (net)...	1,551,172
Death Claims—Ontario (net)....	34,962
Death Claims—Total business (net)	204,647

MONTREAL LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Arthur P. Earle, A.I.A., Montreal; Vice-Presidents, C. E. Sanders, Montreal; J. V. B. Desaulniers.

Directors.—Jas. W. Pyke, Montreal; C. G. Greenshields, K.C., Montreal; Dr. H. Cypriot; S. W. Jacobs, K.C., Montreal; F. W. Fairman, Montreal; Hon. R. O. Grothe, Hon. J. P. B. Casgrain, Montreal; Lyon Cohen, Montreal; J. V. Desaulniers, Montreal; Arthur P. Earle, Montreal; William Penman, London, England; C. H. Falloon, London, England; C. E. Sanders, Montreal, Que.; Rex Redmond, Montreal, P.Q.

Chief or General Agent in Ontario.—A. H. Beaton, Royal Bank Bldg., Toronto.

Date of Incorporation.—June 16, 1908. *Date commenced business in Canada.*—May 26, 1910.

Capital stock paid in cash.....	\$250,000
Total assets.....	5,415,598
Ontario business in force (gross)...	7,446,539
Total business in force (gross)....	36,770,265

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$242,951
Premiums—Total business (net)...	1,020,121
Death Claims—Ontario (net)....	66,381
Death Claims—Total business (net)	226,515

THE MOTOR UNION INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Royal Exchange Bldg., Montreal, Que.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1906. *Date commenced business in Canada.*—May 30, 1909.

Capital stock paid in cash.....	£374,553
Assets in Canada.....	\$296,313
Liabilities in Canada.....	107,632

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$53,335
Premiums—Canada (net).....	130,577
Claims—Ontario (net).....	22,242
Claims—Canada (net).....	60,721

MUTUAL LIFE & CITIZENS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Joseph P. Moore, Montreal.

Chief or General Agent in Ontario.—The Royal Trust Company, 59 Yonge St., Toronto.

Date of Incorporation.—December 31, 1886. *Date commenced business in Canada.*—August 11, 1913.

Capital stock paid in cash.....	\$973,333
Assets in Canada.....	5,347,189
Ontario business in force (gross)...	8,738,444
Canadian business in force (gross)...	30,354,726

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$299,553
Premiums—Canada (net).....	1,110,704
Death Claims—Ontario (net)....	60,039
Death Claims—Canada (net)....	159,716

*See note on page 1.

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURG, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robert F. Massie, Toronto, Ont.*Chief or General Agent in Ontario.*—Robert F. Massie, 465 Bay St., Toronto.*Date of Incorporation.*—December 28, 1910. *Date commenced business in Canada.*—May 23, 1914.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	688,957
Liabilities in Canada.....	138,980

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$86,421
Premiums—Canada (net).....	172,526
Claims—Ontario (net).....	30,878
Claims—Canada (net).....	64,330

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Chas. C. Hall, Toronto.*Chief or General Agent in Ontario.*—Chas. C. Hall, 54 Adelaide St. E., Toronto.*Date of Incorporation.*—May, 1869. *Date commenced business in Canada.*—August 3, 1908.

Capital stock paid in cash.....	\$5,000,000
Assets in Canada.....	823,513
Liabilities in Canada.....	244,302

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$62,712
Premiums—Canada (net).....	325,386
Claims—Ontario (net).....	65,127
Claims—Canada (net).....	243,362

NATIONAL LIBERTY INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, Montreal.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.*Date of Incorporation.*—February, 1859. *Date commenced business in Canada.*—August, 1930.

Capital stock paid in cash.....	\$4,000,000
Assets in Canada.....	471,343
Liabilities in Canada.....	Nil

PREMIUMS WRITTEN—CLAIMS INCURRED	
† Premiums—Ontario (net).....	Nil
† Premiums—Canada (net).....	Nil
† Claims—Ontario (net).....	Nil
† Claims—Canada (net).....	Nil

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. H. Beaton, Toronto; Vice-President, Dr. A. A. Macdonald, Toronto; General Managing Director, F. Sparling, Toronto.*Directors.*—Hon. E. M. Macdonald, K.C., Pictou, N.S.; Hon. Roddolphe Lemieux, K.C., Montreal; Hon. Geo. P. Graham, Brockville; A. H. Beaton, Toronto; Dr. A. A. Macdonald, Toronto; F. Sparling, Toronto; Col. A. E. Kirkpatrick, Toronto; E. W. Bickle, Toronto; R. E. Cox., Montreal, Que.*Date of Incorporation.*—June 29, 1897. *Date commenced business in Canada.*—June 23, 1899.

Capital stock paid in cash.....	\$250,000
Total assets.....	11,552,874
Ontario business in force (gross)...	14,611,378
Total business in force (gross)....	55,532,044

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$411,846
Premiums—Total business (net)...	1,550,887
Death Claims—Ontario (net)....	73,853
Death Claims—Total business (net)	337,541

THE NATIONAL-LIVERPOOL INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Lewis Laing, Montreal; Vice-President, H. Churchill-Smith, Montreal.*Directors.*—F. J. Williams, Liverpool, Eng.; J. D. Simpson, Liverpool, Eng.; J. Theodore LeClerc, Montreal; F. E. Meredith, K.C., Montreal; Lt.-Col. Herbert Molson, Montreal; Hon. L. A. Taschereau, Quebec, Que.; Lewis Laing, Montreal; S. N. Richards, Montreal; H. Churchill-Smith, Montreal; Arthur B. Purvis, Montreal, Que.*Chief or General Agent in Ontario.*—R. Forster-Smith, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1929. *Date commenced business in Canada.*—January 1, 1930.

Capital stock paid in cash.....	\$100,000
Assets in Canada.....	272,767
Liabilities in Canada.....	107,121
Surplus protection of policyholders	165,767

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$41,107
Premiums—Canada (net).....	129,456
Claims—Ontario (net).....	19,947
Claims—Canada (net).....	63,791

* See note on page 1.

† Included in Home Insurance Company figures.

NATIONAL PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Concourse Bldg., Toronto.

Date of Incorporation.—1885. *Date commenced business in Canada.*—April 4, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£20,525	Premiums—Ontario (net).....	\$29,191
Assets in Canada.....	\$270,054	Premiums—Canada (net).....	141,656
Liabilities in Canada.....	127,462	Claims—Ontario (net).....	13,403
		Claims—Canada (net).....	78,089

NATIONAL SURETY CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Chas. H. Allen, Montreal.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Incorporation.—February 24, 1897. *Date commenced business in Canada.*—November 30, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$64,442
Assets in Canada.....	612,984	Premiums—Canada (net).....	167,520
Liabilities in Canada.....	183,553	Claims—Ontario (net).....	56,843
		Claims—Canada (net).....	120,650

NATIONAL UNION FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURG, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Arthur Tucker, Metropolitan Bldg., Toronto

Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.

Date of Incorporation.—February 14, 1901. *Date commenced business in Canada.*—April, 17, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,100,000	Premiums—Ontario (net).....	\$56,690
Assets in Canada.....	399,986	Premiums—Canada (net).....	107,883
Liabilities in Canada.....	82,999	Claims—Ontario (net).....	35,733
		Claims—Canada (net).....	84,752

NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.

Date of Organization.—1820. *Date commenced business in Canada.*—February 13, 1914.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.. Frs.	12,500,000	Premiums—Ontario (net).....	\$111,071
Assets in Canada.....	\$1,036,955	Premiums—Canada (net).....	458,905
Liabilities in Canada.....	426,377	Claims—Ontario (net).....	64,483
		Claims—Canada (net).....	298,169

NEWARK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Labelle, Montreal.

Chief or General Agent in Ontario.—P. J. Quinn, 27 Wellington St. East, Toronto.

Date of Incorporation.—1811. *Date commenced business in Canada.*—March 7, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$53,386
Assets in Canada.....	313,168	Premiums—Canada (net).....	153,653
Liabilities in Canada.....	126,561	Claims—Ontario (net).....	25,302
		Claims—Canada (net).....	79,760

*See note on page 1.

THE NEW BRUNSWICK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW BRUNSWICK, N.J.

Principal Office in Canada, 276 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, 276 St. James St. West, Montreal.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.*Date of Incorporation.*—1826. *Date commenced business in Canada.*—1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—LOSSES INCURRED	
Assets in Canada.....	266,028	† Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	Nil	† Premiums—Canada (net).....	Nil
		† Claims—Ontario (net).....	Nil
		† Claims—Canada (net).....	Nil

NEW HAMPSHIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MANCHESTER, N.H.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—R. de Grandpre, Montreal.*Chief or General Agent in Ontario.*—Geo. R. Browne, 51 Yonge St., Toronto.*Date of Incorporation.*—1869. *Date commenced business in Canada.*—April 15, 1918.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	293,143	Premiums—Ontario (net).....	\$38,504
Liabilities in Canada.....	141,264	Premiums—Canada (net).....	132,742
		Claims—Ontario (net).....	26,379
		Claims—Canada (net).....	86,290

NEW JERSEY INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1910. *Date commenced business in Canada.*—April 6, 1918.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	160,159	Premiums—Ontario (net).....	\$14,979
Liabilities in Canada.....	36,881	Premiums—Canada (net).....	51,112
		Claims—Ontario (net).....	6,414
		Claims—Canada (net).....	19,145

NEW YORK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK CITY, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jacques Marchand, 276 St. James St., Montreal, Que.*Chief or General Agent in Ontario.*—John B. Hall, 211 Metropolitan Bldg., Toronto, Ont.*Date of Incorporation.*—1865. *Date commenced business in Canada.*—November 1, 1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	224,341	Premiums—Ontario (net).....	\$32,419
Liabilities in Canada.....	144,960	Premiums—Canada (net).....	176,789
		Claims—Ontario (net).....	10,102
		Claims—Canada (net).....	98,892

NEW YORK UNDERWRITERS INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. A. Joselin, Toronto.*Chief or General Agent in Ontario.*—H. A. Joselin, Dominion Bank Bldg., Toronto.*Date of Incorporation.*—July 24, 1925. *Date commenced business in Canada.*—January 11, 1926.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	400,247	Premiums—Ontario (net).....	\$12,779
Liabilities in Canada.....	58,766	Premiums—Canada (net).....	34,320
		Claims—Ontario (net).....	2,296
		Claims—Canada (net).....	14,205

*See note on page 1.

†Included in Home Insurance Company figures.

NIAGARA FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—G. S. Percy, Jr., Excelsior Life Bldg., Toronto.

Date of Incorporation.—July, 1850. *Date commenced business in Canada.*—July 19, 1912.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	570,914	Premiums—Ontario (net).....	\$64,266
Liabilities in Canada.....	141,553	Premiums—Canada (net).....	169,022
		Claims—Ontario (net).....	36,052
		Claims—Canada (net).....	79,183

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Manager, J. P. Moore, Montreal; Vice-President, C. E. Harrison, Montreal

Directors.—M. A. Phelan, Montreal; H. Robertson, Montreal; W. J. Bloomfield, Sydney, Australia; W. B. Robinson, Toronto; A. M. Eedy, Sydney, Australia; C. E. Harrison, Montreal; J. P. Moore, Montreal; R. D. Miller, D. P. Anderson.

Chief or General Agent in Ontario.—Royal Trust Company, Toronto.

Date of Incorporation.—August 29, 1917. *Date commenced business in Canada.*—January 1, 1918.

Capital stock paid in cash.....	\$91,133	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	473,542	Premiums—Ontario (net).....	\$22,497
Total liabilities.....	34,441	Premiums—Total business (net)..	\$3,749
Surplus protection of policyholders	439,101	Claims—Ontario (net).....	9,035
		Claims—Total business (net)....	32,745

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal.

Chief or General Agent in Ontario.—J. J. O'Brien, 26 Wellington St. East, Toronto.

Date of Organization.—1824. *Date commenced business in Canada.*—1862.

Capital stock paid in cash.....	\$11,862,500	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	6,029,549	Premiums—Ontario (net).....	\$5,048
Ontario business in force (gross)...	128,076	Premiums—Canada (net).....	32,498
Canadian business in force (gross)	873,910	Death Claims—Ontario (net)....	Nil
		Death Claims—Canada (net)....	16,895
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	2,437,964	Premiums—Ontario (net).....	343,314
Total liabilities.....	789,062	Premiums—Canada (net).....	912,099
		Claims—Ontario (net).....	172,296
		Claims—Canada (net).....	571,659

NORTH EMPIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, J. B. Paterson, Montreal; Vice-President, C. W. C. Tyre, Montreal; Secretary, J. C. Urquhart, Toronto.

Directors.—J. C. Urquhart, Toronto; H. H. Smith, Winnipeg; C. A. Adamson, Winnipeg; G. R. Wilson, Toronto; J. B. Paterson, Montreal; C. W. C. Tyre, Montreal; Wm. Lawrie, Montreal.

Date of Incorporation.—June 16, 1908. *Date commenced business in Canada.*—August 12, 1909.

Capital stock paid in cash.....	\$306,030	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	299,293	Premiums—Ontario (net).....	\$37,606
Total liabilities.....	130,394	Premiums—Total business (net)..	139,801
Surplus protection of policyholders	168,890	Claims—Ontario (net).....	22,466
		Claims—Total business (net)....	76,068

*See note on page 1.

NORTH RIVER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. A. Brownell, 16-22 Wellington St. East, Toronto, Ont.*Chief or General Agent in Ontario.*—E. A. Brownell, 16-22 Wellington St. East, Toronto, Ont.*Date of Incorporation.*—February 6, 1822. *Date commenced business in Canada.*—March 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$34,878
Assets in Canada.....	244,249	Premiums—Canada (net).....	77,084
Liabilities in Canada.....	60,750	Claims—Ontario (net).....	11,635
		Claims—Canada (net).....	32,403

NORTH WEST FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, N. J. Breen, Winnipeg; Vice-President, A. W. Chapman, Winnipeg; General Manager, John Holroyde, Montreal; Deputy Manager, H. F. Roden, Montreal.*Directors.*—W. A. Hastings, Winnipeg; C. E. Drewry, Winnipeg; Robt. McKay, Winnipeg; N. J. Breen, Winnipeg; A. W. Chapman, Winnipeg; Thos. Bruce, Winnipeg.*Chief or General Agent in Ontario.*—H. S. Sweatman, 12 Wellington St. East, Toronto.*Date of Incorporation.*—1880. *Date commenced business in Canada.*—†February 6, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$100,000	Premiums—Ontario (net).....	\$23,859
Total assets.....	581,833	Premiums—Total business (net)...	72,562
Total liabilities.....	71,961	Claims—Ontario (net).....	14,623
Surplus protection of policyholders	509,872	Claims—Total business (net)....	38,298

NORTHERN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.*Chief or General Agent in Ontario.*—Messrs. Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.*Date of Organization.*—June 2, 1846. *Date commenced business in Canada.*—1867.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£904,161	Premiums—Ontario (net).....	\$254,911
Assets in Canada.....	\$1,146,987	Premiums—Canada (net).....	678,989
Liabilities in Canada.....	590,258	Claims—Ontario (net).....	161,852
		Claims—Canada (net).....	399,249

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, LONDON, ONT.

Officers.—President, R. G. Ivey, London, Ont.; Vice-President, W. E. Robinson, London; General Manager, G. W. Geddes, London.*Directors.*—Major Gordon J. Ingram, Frank A. McCormick, James E. McConnell, John S. Moore, W. E. Robinson, Ray Lawson, S. Thompson, London, Ont.; J. G. Thompson, London, Ont.; R. G. Ivey, London, Ont.*Date of Incorporation.*—July 23, 1894. *Date commenced business in Canada.*—1897.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$250,000	Premiums—Ontario (net).....	\$528,455
Total assets.....	9,000,735	Premiums—Total business (net)...	1,412,342
Ontario business in force (gross)...	17,757,683	Death Claims—Ontario (net)...	139,575
Total business in force (gross)...	45,032,889	Death Claims—Total business (net)	295,199

NORTHWESTERN NATIONAL INSURANCE COMPANY*

HEAD OFFICE, MILWAUKEE, WIS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robert F. Massie, Toronto.*Chief or General Agent in Ontario.*—Robert F. Massie, 465 Bay St., Toronto.*Date of Incorporation.*—February 20, 1869. *Date commenced business in Canada.*—July 31, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$90,097
Assets in Canada.....	1,099,296	Premiums—Canada (net).....	200,226
Liabilities in Canada.....	187,284	Claims—Ontario (net).....	28,817
		Claims—Canada (net).....	77,386

*See note on page 1.

†Prior to this date business limited under Provincial charter to Province of Manitoba only.

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, NORWICH, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. A. Thomson, Toronto.

Chief or General Agent in Ontario.—Wm. A. Thomson, 12 Wellington St. East, Toronto.

Date of Organization.—1797. *Date commenced business in Canada.*—April, 1880.

Capital stock paid in cash.....	\$5,353,333	PREMIUMS WRITTEN—CLAIMS INCURRED	
Debenture stock (Norwich and London).....	2,135,690	Premiums—Ontario (net).....	\$565,512
Assets in Canada.....	2,149,090	Premiums—Canada (net).....	1,214,483
Liabilities in Canada.....	1,016,112	Claims—Ontario (net).....	275,999
		Claims—Canada (net).....	681,789

OCCIDENTAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, E. J. Kay, Montreal; Vice-President, H. M. Jaquays, Montreal.

Directors.—Hon. H. M. Marler, Montreal; H. M. Jaquays, Montreal; E. J. Kay, Montreal; L. Macfarlane; J. B. Woodyatt, Jr., Montreal.

Chief or General Agent in Ontario.—J. J. O'Brien, 26 Wellington St. East, Toronto.

Date of Incorporation.—1902. *Date commenced business in Canada.*—† May 5, 1909.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,216,872	Premiums—Ontario (net).....	\$40,079
Total liabilities.....	281,644	Premiums—Total business (net)...	205,073
Surplus protection of policyholders	935,228	Claims—Ontario (net).....	17,824
		Claims—Total business (net)....	116,155

OCCIDENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, LOS ANGELES, CAL., U.S.A.

Principal Office in Canada, Waterloo, Ont.

Manager or Chief Executive Officer in Canada.—S. C. Tweed, Waterloo, Ont.

Chief or General Agent in Ontario.—S. C. Tweed, Waterloo, Ont.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	687,642	Premiums—Ontario (net).....	\$42,033
Ontario business in force (gross)...	2,036,133	Premiums—Canada (net).....	186,636
Canadian business in force (gross)...	82,247,226	Death Claims—Ontario (net)....	12,532
		Death Claims—Canada (net)....	92,054
<i>Other than Life:</i>		<i>Other than Life:</i>	
Total Assets.....	\$71,768	Premiums—Ontario (net).....	\$72.15
Total Liabilities.....	107	Premiums—Total business (net)...	129.00
		Claims—Ontario (net).....	4.00
		Claims—Total business (net)....	4.00

THE OCEAN ACCIDENT & GUARANTEE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Toronto.

Chief or General Agent in Ontario.—A. C. Hall, Federal Bldg., Toronto.

Date of Incorporation.—1871. *Date commenced business in Canada.*—September 1, 1895.

Capital stock paid in cash.....	£172,308	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,754,041	Premiums—Ontario (net).....	\$509,027
Liabilities in Canada.....	766,080	Premiums—Canada (net).....	\$50,332
		Claims—Ontario (net).....	214,163
		Claims—Canada (net).....	458,075

*See note on page 1.

†Prior to this date business limited under Provincial Charter to Province of Manitoba only.

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

Incorporated.—November 19, 1920. *Date commenced Business in the Province.*—November 19, 1920.

Officers (as at date of filing statement).—President, Hon. Chas. A. Dunning; Vice-Presidents, J. C. Breithaupt, Senator H. W. Laird, J. C. Haight; General Manager and Secretary, M. J. Smith; Assistant Actuary, E. R. Batho; Treasurer, F. D. Rueffer.

Directors (as at date of filing statement).—Herbert Begg, Toronto, Ont.; H. G. Bertram, Dundas, Ont.; Hon. F. C. Biggs, Dundas, Ont.; A. W. Briggs, K.C., Toronto, Ont.; Hon. H. Macpherson, St. John's, Nfld.; J. A. Martin, Kitchener, Ont.; E. C. Mitchell, London, Ont.; Chas. S. Morton, M.B., F.R.C.S., Halifax, N.S.; W. E. Payne, K.C., M.L.A., Red Deer, Alta.; E. K. Reiner, Wellesley, Ont.; J. M. Walton, Aurora, Ont.

Auditors.—J. F. Scully, C.A., and R. P. Uffelman, C.A.

Statement for the Year Ending 31st December, 1933

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$8,000,000.		
Number of shares, 80,000; Par value, \$100.		
Capital stock at beginning of year.....	\$6,741,600 00	\$655,055 90
Calls on capital received during year.....		250 00
Capital stock at end of year.....	<u>\$6,741,600 00</u>	<u>\$655,305 90</u>

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$1,238,245 23
Total amount paid to 31st December, 1933.....	<u>\$1,238,245 23</u>

Synopsis of Ledger Accounts

As at 31st December, 1932:

Net ledger assets.....	\$7,805,742 69
Other ledger liabilities as follows:	
Policy proceeds left with company.....	34,487 60
Agents' balances.....	9,116 42
Commuted payments re policyholders' mutual...	4,052 66
Accounts payable.....	7,242 02
Staff Savings fund.....	1,516 59
Investment reserve.....	170,000 00

Total Ledger Assets....\$8,032,157 98

Increase in Ledger Assets in 1933:

Income.....	\$1,605,432 58
Amount by which ledger assets were written up....	7,883 63
Increase in capital stock....	250 00

Total increase.....\$1,613,566 21

Total.....\$9,645,724 19

Decrease in ledger assets in 1933:

Disbursements.....	\$1,150,878 04
Amount by which ledger assets were written down..	41,000 00
Decreases in ledger liabilities, as follows:	
Decrease in policy proceeds left with Co.....	7,632 71
Agents' credit balances....	4,859 80
Accounts payable.....	2,744 52
Staff savings fund.....	1,516 59
Policy - holders' mutual shareholders.....	4,052 66

Total decrease.....\$1,212,684 32

As at 31st December, 1933:

Net ledger assets.....	\$8,222,430 86
Other ledger liabilities, as follows:	
Policy proceeds left with company.....	26,854 89
Agents' credit balances....	4,256 62
Accounts payable.....	4,497 50
Investment reserve.....	175,000 00

Total Ledger Assets.....\$8,433,039 87

Total.....\$9,645,724 19

Assets

Ledger Assets

Book value of real estate:		
Office premises.....		\$200,990 17
Held for sale.....		92,939 57
Mortgage loans on real estate:		
First mortgages.....	\$3,304,491 53	
Second and subsequent mortgages.....	41,320 95	
Agreements for sale.....	34,443 36	
		3,380,255 84
Loans secured by stocks, bonds and other collateral.....		23,800 00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:		
Loans to policyholders.....	\$1,242,807 11	
Advances to policyholders under automatic non-forfeiture provisions.....	356,553 54	
		<u>1,599,360 65</u>

Assets—Continued

Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default.....	\$2,273,255 31	
In default.....	649,609 95	
		\$2,922,865 26
Book value of stocks owned.....		106,344 34
Cash on hand and in banks:		
On hand at head office.....	\$335 16	
In chartered banks of Canada in Canada.....	105,770 56	
		106,105 72
Accounts receivable.....		378 32
Total Ledger Assets.....		\$8,433,039 87
<i>Non-Ledger Assets</i>		
Interest due and accrued.....	\$293,734 25	
Net premiums due and uncollected and deferred.....	255,869 21	
Net consideration for annuities due and uncollected and deferred.....	4,115 93	
Total Non-Ledger Assets.....		\$553,719 39
Total Assets.....		\$8,986,759 26

Liabilities

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain.....	\$7,592,346 00
Net liability for payments due under contracts.....	24,300 00
Provision for unreported death losses and disability claims.....	15,000 00
Amounts left with Company (arising out of assurance contracts), including interest accumulations:	
Amounts assured.....	27,281 81
Received from policyholders in advance:	
Premiums.....	15,815 71
Provincial, municipal and other taxes due and accrued.....	20,000 00
Dividends to shareholders due and unpaid.....	13 50
Medical examiners' fees due and accounts payable.....	2,500 00
Reserve for loss on Investments.....	175,000 00
Deficiency of market under book value of bonds and debentures.....	325,916 74
Deficiency of market under book value of stocks.....	54,067 34
Agents' balances.....	4,256 62
Accounts payable.....	4,484 00
	\$8,260,981 72
Undivided surplus.....	70,471 64
Capital stock paid in cash.....	655,305 90
Total Liabilities, Surplus and Capital.....	\$8,986,759 26

Income Receipts

	First Year	Renewals	Single	Totals
Assurance premiums.....	\$61,204 66	\$1,176,727 97	\$6,720 00	\$1,244,652 63
Less reinsurance premiums paid.....	5,833 80	67,391 37		73,225 17
Total net premiums.....	\$55,370 86	\$1,109,336 60	\$6,720 00	\$1,171,427 46
Consideration for annuities.....	1,168 65	477 33	28,901 66	30,547 64
Total net premium income and consideration for annuities.....				\$1,201,975 10
Consideration for supplementary contracts involving life contingencies.....				8,751 25
Interest and dividends.....				385,572 53
Gross rents from Company's property (including \$7,500.00 for Company's occupancy of its own buildings) less \$10,324.83 for taxes, expenses and repairs in connection with such properties.....				7,124 56
Premium on United States funds.....				1,804 55
Gross profit on sale or maturity of ledger assets.....				204 59
Total income.....				\$1,605,432 58

Expenditure Disbursements

	Death Claims	Matured Endowments	Disability Claims	Total
In respect of assurance contracts—				
Death, endowment and disability claims—				
Amount assured—Ordinary.....	\$331,409 50	\$57,500 00	\$21,464 53	\$410,374 03
Group.....	23,802 00			23,802 00
Less received for reinsured—Ordinary.....	\$72,679 00		\$240 30	\$72,919 30
Net Totals—Ordinary.....	\$258,730 50	\$57,500 00	\$21,224 23	\$337,454 73
Group.....	23,802 00			23,802 00
Double Indemnity Claims.....				4,000 00
Premium reduction on reinsured policies.....				3,981 51
Net surrender values.....				444,407 69
Total Net Disbursements in respect of Assurance and Annuity Contracts....				\$813,645 93

Expenditure Disbursements—Continued

Net payments on supplementary contracts.....	\$1,103 33
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate).....	27,059 76
Head office expenses:—Salaries, \$69,437.22; directors' fees, \$1,743.00; auditors' fees, \$1,800.00; travelling expenses, \$3,409.42; rents, \$7,500.00.....	83,889 64
Branch office and agency expenses:—Assurance commissions: first year, \$29,374.76; renewal, \$38,060.47; salaries, \$50,062.06; travelling expenses, \$322.91; Annuity commissions: advanced to agents, \$3,009.11; rents, \$14,654.44; miscellaneous, \$8,613.56.....	144,097 31
All other expenses:—Advertising, \$4,415.58; office furniture and supplies, \$913.29; books and periodicals, \$747.39; postage, \$2,418.21; express, telegrams and telephones, \$1,513.07; printing and stationery, \$3,855.22; legal fees, \$2,077.48; medical fees, \$4,370.66; miscellaneous, \$12,974.12.....	33,285 02
Gross loss on sale or maturity of ledger assets:—(a) Bonds exchanged for higher yield or longer term securities, \$2,980.96; (b) bonds other than those included in (a), \$22,086.95; (c) real estate, \$22,729.14.....	47,797 05
Total Disbursements.....	\$1,150,878 04

Exhibit of Policies (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
At end of 1932.....	10,398	\$ 23,949,135	7,761	\$ 14,692,300	2,188	\$ 8,053,388	5,205	20,347	\$ 46,700,028
New issued.....	472	1,252,628	523	1,175,741	113	1,109,218	.....	1,108	3,537,587
Old revived.....	54	134,000	47	97,355	9	122,106	.....	110	353,461
Old increased.....	1	5,953	4	17,590	1	5,821	2,866	6	32,230
Transferred to.....	206	466,468	114	208,471	44	248,638	.....	364	923,577
Totals.....	11,131	25,808,184	8,449	16,191,457	2,355	9,539,171	8,071	21,935	51,546,883
Less ceased by:									
Death.....	83	226,598	35	83,279	21	41,416	.....	139	351,293
Maturity.....	.....	.....	59	56,500	.....	.....	.....	59	56,500
Expiry.....	.....	.....	.....	.....	45	271,821	.....	45	271,821
Surrender.....	814	1,845,174	495	858,578	6	46,868	.....	1,315	2,750,620
Lapse.....	230	842,518	190	476,435	229	1,180,097	.....	649	2,499,050
Decrease.....	.....	178,191	1	85,270	.....	124,725	373	1	388,559
Not taken.....	38	89,794	59	113,044	10	79,808	.....	107	282,646
Transferred from.....	154	370,941	162	286,581	48	266,055	.....	364	923,577
Total ceased.....	1,319	3,553,216	1,001	1,959,687	359	2,010,790	373	2,679	7,524,066
At end of 1933.....	9,812	22,254,968	7,448	14,231,770	1,996	7,528,381	7,698	19,256	44,022,817
Reinsured.....	.....	2,334,533	.....	664,098	.....	474,475	.....	.....	3,473,106

Miscellaneous

New policies issued and paid for in cash:—Number 923; gross amount, \$2,907,240; re-insured, 477,147; paid claims reinsured—death claims, \$72,679; matured endowments, none. Total amount in force divided as to dividend plan:—Annual, none; quinquennial, \$2,411,568; deferred, \$23,729; non-participating, \$41,587,520; total, \$44,022,817. Additional accidental death benefits:—Gross amount issued, \$542,306; reinsured, \$193,321; paid claims terminated by accidental death, \$7,000; reinsured, \$3,000; in force, \$12,447,533; reinsured, \$1,977,998.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Amount	Reserve	Amount	Reserve
<i>Ordinary with Profits:</i>		\$	\$	\$	\$
Life.....	1,017	2,015,087	737,227	174,158	62,204
Endowment Assurance.....	312	420,210	258,387	2,000	1,638
Premium Reduction.....			2,460		
Totals.....	1,329	2,435,297	998,074	176,158	63,842
<i>Ordinary without Profits:</i>					
Life.....	8,795	20,241,638	3,627,964	2,160,375	174,732
Endowment Assurance.....	7,136	13,817,501	3,121,820	662,098	71,945
Term, etc.....	697	5,347,881	32,574	474,475	3,702
Additional accidental death benefits.....		12,447,553	9,311	(1,977,998)	1,143
Extra premiums.....			2,729		229
Disability benefits:					
Active Lives.....			120,111		1,193
Disabled Lives.....			16,124		
Totals.....	16,628	39,407,020	6,930,633	3,296,948	252,944
<i>Group without Profits:</i>					
Term.....	1,299	2,180,500	17,142		
Totals.....	1,299	2,180,500	17,142		
Grand Totals.....	19,256	41,022,817	7,945,849	3,473,106	316,786

Annuity Section

Class of Annuity	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Annual Payment	Reserve	Annual Payment	Reserve
<i>Without Profits:</i>		\$	\$		
Life Annuities Proper.....	68	52,908 36	34,124		
Supplementary contracts:					
Involving life contingencies.....	5	600 12	12,328		
Not involving life contingencies.....	1	500 00	3,857		
Disability Annuities.....	27	12,600 00	93,846		
Totals.....	101	66,608 48	144,155		
Grand Totals.....	101	66,608 48	144,155		

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts.....	\$ 998,074	\$ 7,091,930	\$ 8,090,004
Total reserve on reinsured contracts.....	63,842	252,944	316,786
Total net reserve on the Company's basis of valuation before deduction permitted by statute.....	944,232	6,838,986	7,773,218
Net reserve computed on the statutory basis (without deduction).....	40	180,832	180,872
Deduction made therefrom (permitted under The Ontario Insurance Act).....			
Net reserve carried in the liabilities.....	934,192	6,858,154	7,592,346
Net reserve computed on the statutory basis (without deduction).....	934,232	6,838,986	7,773,218
Reserve maintained by the Company in excess of the statutory reserve.....	Nil	Nil	Nil

Miscellaneous Statement

I. (1) The calculation of the "Reserve" in the "Statement of Actuarial Liabilities" was made according to the OM (5) Table of Mortality for the bulk of the business. Policies on certain new plans of insurance, first introduced in 1930 were valued according to the AM (5) Table, and the business taken over from the Policyholders' Mutual Life and also that taken over from the Equity Life and issued prior to April 1, 1925, was valued according to the HM Table. Interest at 3% was used in computing the reserves on Equity business dated on and after April 1, 1925. On all other business, however, the reserve calculations were based upon 3½% interest. Advantage was taken of the allowances permitted under The Ontario Insurance Act.

Immediate and deferred life annuities were valued according to the O [AM] and O [AF] Tables with interest at 3½%. On the latter type of contract the reserve held in each case was the net level premium reserve required to provide the guaranteed cash surrender value of the contract at the end of the period of deferment, since this cash surrender value in each case exceeds the value of the immediate annuity then payable according to the O [AM] or O [AF] Table with interest at 3½%.

Policies issued in the same year were grouped according to plan and age nearest birthday. Mid-year reserves for the proper plan, age and duration were entered from prepared tables, the duration being N plus ½ years, where N is the difference between the calendar year of issue and the calendar year of valuation.

SPECIAL CLASSES—

(a) The few policies issued on lives resident in tropical or sub-tropical countries were valued on the same basis as policies issued at Canadian rates.

(b) Policies issued with premiums corresponding to ages higher than the true ages were valued at these higher ages.

(c) Policies providing for payment at death of an amount less than the full amount of insurance, being policies subject to liens, were valued as if the full amount were payable without any deduction.

(d) In the valuation of policies issued at, or subsequently subject to an extra premium, whether payable in one sum or annually, a special reserve was held equal to one-half of the extra premium.

(e) Except as stated above, no policies were issued on substandard lives.

(f) In the case of policies providing for disability benefits:

(1) before the occurrence of disability, the reserve held was 50% of the total gross disability premiums received from the date of issue to the date of valuation;

(2) after the occurrence of disability, an additional reserve was held equal to the value of the future premiums to be waived, and of the disability annuities to be provided or instalment payments to be made, according to Hunter's Table of Annuities on Disabled Lives (T.A.S.A. XII, page 44) and 3% interest.

(g) No annuities have been issued to lives classed as under-average.

(h) Under all policies providing for additional accidental death benefits, a reserve was held equal to 50% of the extra annual premiums payable for these benefits.

(2) Items of Special Reserve—

(a) No extra reserves are maintained under limited and single premium policies on account of prepaid or limited loadings.

(b) The net premium reserve on the basis of valuation employed will, in each case, provide for the guaranteed benefits.

(c) No reserve in excess of the cash surrender value is held on account of lapsed policies not continued in force under automatic non-forfeiture provision but subject to reinstatement.

(d) and (e) No reserve is held to cover the option of renewal or conversion under term policies.

(f) Under Equity policies providing a "guaranteed dividend" at the end of a deferred period, provision was made for the payment of this dividend by valuing, as a pure endowment, the amount payable.

II. Modification of Guaranteed Values under Special Class policies—

(b) Policies issued at premiums corresponding to ages higher than the true ages have the same cash and paid-up values as policies issued at the rated-up ages.

III. The average rate of interest earned during the year on the mean ledger assets was 5.49%

IV. The distribution of surplus—

(a) The undivided surplus of the Company all belongs to the shareholders.

(b) All policies issued and in force are non-participating except for nine policies for \$23,729 taken over from the Equity Life and 1,320 policies for \$2,411,563 taken over from the Policyholders' Mutual Life. The former are deferred dividend policies and on them, a dividend will be paid approximately equal to the excess of the participating premiums paid over the non-participating premiums on the same type of policy, accumulated with interest at 3½%. The agreement between the Ontario Equitable and the Policyholders' Mutual Life provides for quinquennial dividends on Policyholders' Mutual participating policies, the first dividend period to begin May 15, 1933. At the end of each five year period thereafter, a dividend will be declared of an amount equal to the excess of the premiums paid during that period over the premiums payable during such a period on a similar Ontario Equitable policy issued at the same age and for the same amount of insurance, together with interest at the rate of 3½% per annum on such excess in each year to the end of the five year period. A reserve of \$2,460, consisting of the 1933 excesses with 3½% interest to December 31, 1933, has been set up toward the 1938 dividend, this reserve being shown in the Statement of Actuarial Liabilities, Assurance Section, subsection 1 (e) under "Premium Reduction."

(c) There are no participating annuities in force.

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

Government Bonds—Dominion	Par Value	Book Value
Dominion of Canada, 4½%, 1946.....	\$1,500 00	\$1,414 20
Dominion of Canada, 4½%, 1956.....	25,000 00	24,405 00
Dominion of Canada, 4½%, 1958.....	25,000 00	24,089 71
Dominion of Canada, 5½-4½%, 1959.....	25,000 00	24,594 46
Dominion of Canada, 5½-4½%, 1959.....	50,000 00	49,277 14
Dominion of Canada, 5½-4½%, 1959.....	15,000 00	14,987 78
Dominion of Canada, 4%, 1952.....	15,000 00	14,326 50
Dominion of Canada, 5½-4½%, 1958.....	10,000 00	9,981 18
Dominion of Canada, 4%, 1945.....	10,000 00	9,650 00
Dominion of Canada, 4%, 1945.....	15,000 00	14,475 00

Schedule "D"—Continued

Bonds and Debentures Owned by the Company—(not in default)

	Par Value	Book Value
Government Bonds—Provincial		
Province of Alberta, 5%, 1940.....	\$31,000 00	\$30,410 88
Province of Alberta, 6%, 1947.....	20,000 00	19,024 00
Province of British Columbia, 4½%, 1951.....	10,000 00	8,800 00
Province of British Columbia, 4½%, 1953.....	8,000 00	7,054 40
Province of New Brunswick, 5%, 1963.....	10,000 00	9,924 00
Province of Ontario, 4½%, 1945.....	5,000 00	4,860 00
Province of Ontario, 5½%, 1946.....	15,000 00	14,604 00
Province of Ontario, 4½%, 1950.....	10,000 00	9,902 00
Province of Ontario, 6%, 1943.....	25,000 00	26,947 50
Province of Ontario, 5½%, 1942.....	5,000 00	5,200 00
Government Bonds—Foreign		
The Argentine Nation, 5½%, 1962.....	5,000 00	4,845 00
Commonwealth of Australia, 4½%, 1956.....	10,000 00	9,041 00
Province of Buenos Aires, 6%, 1961.....	5,000 00	4,767 50
Province of Buenos Aires, 6%, 1961.....	23,000 00	21,258 90
Province of Buenos Aires, Arrears Cert. 5.....	503 44	503 44
Republic of Colombia, 6%, 1961.....	5,000 00	4,755 50
Republic of Colombia, 6%, 1961.....	10,000 00	9,507 00
Republic of Colombia, 6%, 1961.....	25,000 00	22,337 50
Republic of Colombia, Arrears Certificate, 1937.....	800 00	800 00
State of San Paulo, 7%, 1940.....	21,000 00	20,325 90
Republic of Uruguay, 6%, 1964.....	5,000 00	4,890 00
Republic of Uruguay, 6%, 1964.....	25,000 00	24,450 00
Government Guaranteed—Dominion		
Canadian National Railway, 4½%, 1968.....	1,000 00	922 40
Canadian National Railway, 5%, 1954.....	50,000 00	47,540 00
Canadian National Railway, 5%, 1954.....	10,000 00	10,475 00
Canadian National Railway, 5%, 1954.....	15,000 00	15,712 50
Canadian Northern Railway, 3½%, 1958.....	33,983 00	27,339 32
Government Guaranteed—Provincial		
Canadian N.W. Railway (Alta. Guar.), 4½%, 1943.....	24,000 00	22,435 88
Canadian N.W. Railway (Alta. Guar.), 4½%, 1942.....	5,937 32	5,630 86
Canadian N.W. Railway (Alta. Guar.), 4½%, 1943.....	6,000 00	5,757 00
Canadian N.W. Railway (Alta. Guar.), 4½%, 1942.....	5,971 40	5,794 85
Hydro-Electric Power Commission (Ontario), 4½%, 1960.....	10,000 00	9,382 00
Hydro-Electric Power Commission (Ontario), 4¼%, 1970.....	35,000 00	35,763 00
Hydro-Electric Power Commission (Ontario), 3½%-4%-5%, 1952.....	9,000 00	9,000 00
Hydro-Electric Power Commission (Ontario), 3½%-5%, 1952.....	25,000 00	22,202 25
Hydro-Electric Power Commission (Ontario), 4¼%, 1970.....	15,000 00	15,156 00
Government Guaranteed—Foreign		
The Oriental Development Co. (Guar. by Jap. Govt.), 5½%, 1958.....	10,000 00	9,046 00
City of Tokio (Japan), 5½%, 1961.....	5,000 00	4,753 50
City of Yokohama (Japan), 6%, 1961.....	5,000 00	5,020 00
Canadian Municipals—Cities		
Edmonton, Alta., 5½%, 1947.....	7,000 00	7,053 20
Edmonton, Alta., 5½%, 1953.....	25,000 00	26,352 50
Edmonton, Alta., 5½%, 1954.....	28,000 00	29,486 80
Edmonton, Alta., 5½%, 1945.....	25,000 00	25,999 50
Edmonton, Alta., 5½%, 1945.....	7,000 00	7,287 70
Hull, P.Q., 6%, 1941.....	10,000 00	10,587 00
Lachine, P.Q., 5%, 1953.....	9,000 00	9,000 00
Medicine Hat, Alta., 6%, 1952.....	8,000 00	8,000 00
Medicine Hat, Alta., 5%, 1942.....	2,000 00	1,862 40
Medicine Hat, Alta., 6%, 1952.....	3,000 00	3,078 90
Medicine Hat, Alta., 6%, 1951.....	1,000 00	1,025 50
Moncton, N.B., 4½%, 1955.....	25,000 00	23,840 00
Montreal, Que., 4½%, 1943.....	10,000 00	9,773 00
Montreal, Que., 4½%, 1941.....	25,000 00	24,610 00
Niagara Falls, Ont., 5%, 1946.....	14,899 57	14,899 57
Oshawa, Ont., 5%, 1934-39.....	3,953 36	3,953 36
Oshawa, Ont., 5%, 1939.....	1,000 00	979 70
Quebec, P.Q., 5%, 1953.....	17,000 00	16,586 44
Three Rivers, Que., 5½%, 1965-1967.....	37,500 00	39,895 70
Toronto, Ont., 5½%, 1950.....	12,000 00	12,724 80
Windsor, Ont., 5½%, 1940-45.....	11,463 24	11,920 70
Winnipeg, Man., 4½%, 1961.....	16,000 00	12,824 00
Canadian Municipals—Guaranteed		
Southern Interior Light and Power (Guar. by City of Merritt), B.C., 5%, 1941.....	30,000 00	28,946 10
Toronto Harbour Commission (Guar. by City of Toronto), 4½%, 1953.....	2,000 00	2,036 80
Canadian Municipals—Towns		
Carleton Place, Ont., 5%, 1951.....	10,100 00	10,079 73
Cartierville, Que., 5½%, 1954.....	1,000 00	1,044 00
Coronation, Alta., 6%, 1934-37.....	2,353 91	2,381 12
Eastview, Ont., 5½%, 1933.....	4,000 00	4,004 80
Eastview, Ont., 7%, 1941.....	5,000 00	5,586 00
Fort Francis, Ont., 6%, 1935-38.....	5,880 67	5,976 64
Glace Bay, C.B., N.S., 5½%, 1944.....	30,000 00	30,000 00
Grand Mere, Que., 5%, 1959.....	25,000 00	25,000 00
Kenora, Ont., 7%, 1934-35.....	1,027 34	1,041 66
Kenora, Ont., 7%, 1939.....	639 35	670 75
Kenora, Ont., 6½%, 1953.....	11,217 94	11,217 94

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (*not in default*)

Canadian Municipals—Towns—Continued		Par Value	Book Value
Leaside, Ont., 5 1/4 %, 1945-51.....	\$3,651 02	\$3,651 02	\$3,651 02
Leaside, Ont., 5 1/2 %, 1952-53.....	8,638 58	9,117 05	9,117 05
Leaside, Ont., 5 1/2 %, 1950.....	11,046 02	11,544 20	11,544 20
Montreal North, Que., 6 %, 1955-56.....	4,000 00	4,478 53	4,478 53
Parry Sound, Ont., 6 %, 1945-47.....	22,924 44	24,866 94	24,866 94
Preston, Ont., 5 1/2 %, 1934-54.....	7,493 24	7,902 87	7,902 87
Preston, Ont., 5 1/2 %, 1934-53.....	5,084 14	5,258 18	5,258 18
Preston, Ont., 5 1/2 %, 1934-45.....	10,817 88	11,046 10	11,046 10
St. Michel de Laval, Que., 6 %, 1954.....	9,000 00	10,061 10	10,061 10
St. Michel de Laval, Que., 6 %, 1955.....	21,000 00	23,480 10	23,480 10
Sault au Recollet, Que., 6 %, 1954.....	4,000 00	4,379 20	4,379 20
Springhill, N.S., 5 1/2 %, 1946.....	5,500 00	5,634 75	5,634 75
Sydney Mines, C.B., N.S., 5 %, 1942.....	5,000 00	4,776 50	4,776 50
Timmins, Ont., 7 %, 1934.....	1,920 72	1,937 97	1,937 97
Tuxedo, Man., 6 %, 1942.....	10,000 00	9,915 44	9,915 44
Tuxedo, Man., 6 %, 1945.....	14,000 00	13,790 88	13,790 88
Tuxedo, Man., 6 %, 1945.....	20,000 00	19,767 30	19,767 30
Waterloo, Ont., 5 1/2 %, 1934-49.....	24,962 88	24,962 88	24,962 88
Waterloo, Ont., 5 1/2 %, 1934-39.....	1,988 24	1,988 24	1,988 24
Wilkie, Sask., 5 1/2 %, 1935-37.....	3,000 00	3,000 00	3,000 00
Yorkton, Sask., 7 %, 1934-36.....	25,932 11	26,511 32	26,511 32
Canadian Municipals—Villages			
Ville de Beauharnois, 5 1/4 %, 1935.....	1,000 00	1,000 00	1,000 00
Cayuga, Ont., 5 1/2 %, 1934-44.....	13,543 57	13,828 76	13,828 76
Crystal Beach, Ont., 5 1/2 %, 1934.....	154 08	152 83	152 83
Crystal Beach, Ont., 5 1/2 %, 1935.....	500 00	495 05	495 05
Fort Erie, Ont., 5 1/2 %, 1934.....	5,021 82	5,179 66	5,179 66
Kipling, Sask., 6 %, 1932-38.....	3,413 09	3,443 55	3,443 55
Port Dover, Ont., 5 1/2 %, 1936-45.....	4,884 19	4,986 28	4,986 28
St. Emilien, Que., 5 1/2 %, 1940-47.....	29,000 00	29,530 68	29,530 68
St. Emilien, Que., 5 1/2 %, 1934-39.....	2,300 00	2,313 07	2,313 07
Canadian Municipals—Counties			
Restigouche, N.B., 5 %, 1945.....	25,000 00	25,175 00	25,175 00
Canadian Municipals—Municipalities.			
Burnaby, B.C., 5 %, 1944.....	10,000 00	9,772 90	9,772 90
Whitemouth, Man., 6 %, 1933-35.....	1,911 06	1,911 06	1,911 06
Canadian Municipals—Districts			
Hanna Municipal Hospital District, 8 %, 1933-41.....	4,074 22	4,194 96	4,194 96
Hanna Municipal Hospital District, 6 %, 1933-52.....	1,883 50	1,883 50	1,883 50
Canadian Municipals—Townships			
East York, 5 1/2 %, 1942-45.....	28,000 00	28,429 91	28,429 91
Tisdale, Ont., 5 1/2 %, 1934-36.....	11,453 74	11,473 62	11,473 62
Tisdale, Ont., 6 %, 1934.....	8,559 52	8,640 31	8,640 31
Canadian School Districts			
Aylmer S. D., Que., 5 %, 1955.....	8,500 00	7,759 65	7,759 65
Bradbury S. D., No. 1481, Man., 6 1/2 %, 1934-37.....	400 00	405 32	405 32
Brightstone, Man., 8 %, 1934-37.....	320 00	338 65	338 65
Clay Centre S. D., No. 4672, Sask., 6 %, 1933-41.....	2,099 02	2,145 45	2,145 45
Cummings, Man., 5 1/2 %, 1934-49.....	2,626 35	2,626 35	2,626 35
Edmonton S. D., Alta., 5 1/2 %, 1963.....	6,000 00	6,000 00	6,000 00
Edmonton Separate Schools, 6 %, 1934-40.....	7,000 00	6,976 39	6,976 39
Edzell S. D., No. 1562, Sask., 6 %, 1933-46.....	3,500 00	3,579 10	3,579 10
Greenvale S. D., Alta., 7 %, 1933-41.....	765 29	765 29	765 29
Hanna S. D., Alta., 6 %, 1935-38.....	4,000 00	4,040 00	4,040 00
Hanna S. D., No. 2912, Alta., 6 %, 1934-47.....	2,460 00	2,460 00	2,460 00
Harmonien S. D., Alta., 8 %, 1933-36.....	533 34	546 33	546 33
Kindersley S. D., Sask., 6 1/2 %, 1934-54.....	3,456 80	3,760 68	3,760 68
Lebanon S. D., No. 1544, Alta., 8 %, 1934-7.....	252 00	256 91	256 91
Lemberg S. D., No. 1497, Man., 6 %, 1934-46.....	2,125 00	2,186 41	2,186 41
Noranda Catholic School Board, 5 %, 1934-43.....	31,300 00	29,636 12	29,636 12
Norway Valley S. D., Alta., 8 %, 1934-36.....	360 00	366 41	366 41
Montreal Protestant Board of School Commissioners, 5 %, 1952.....	10,000 00	9,711 17	9,711 17
Montreal Protestant Board of School Commissioners, 5 %, 1952.....	2,000 00	2,000 00	2,000 00
Quebec Roman Catholic School, 5 %, 1949.....	28,000 00	26,810 17	26,810 17
Redvers S. D., Sask., 5 1/2 %, 1934-46.....	7,628 79	7,628 79	7,628 79
St. Etienne S. D., No. 1585, Man., 6 %, 1934-47.....	1,782 86	1,793 15	1,793 15
St. Jean S. D., No. 1508, Man., 6 1/2 %, 1934-36.....	300 00	304 07	304 07
St. Paul Separate S. D., No. 20, Sask., 5 1/2 %, 1933-56.....	10,195 31	9,684 74	9,684 74
St. Paul Roman Catholic Schools, Sask., 5 1/2 %, 1933-56.....	3,153 38	2,995 19	2,995 19
Sambor S. D., Man., 6 1/4 %, 1934-41.....	971 32	1,010 63	1,010 63
Sanctuary S. D., No. 4566, Sask., 5 3/4 %, 1933-46.....	3,629 15	3,657 71	3,657 71
Shawinigan Falls Schools, Que., 5 %, 1951-53.....	20,000 00	19,837 02	19,837 02
Striy S. D., No. 1424, Man., 6 1/2 %, 1934-37.....	360 00	364 79	364 79
Sundre S. D., Alta., 8 %, 1934-36.....	500 00	509 50	509 50
Timmins Separate Schools, 5 1/2 %, 1938-41.....	9,000 00	9,123 53	9,123 53
Tuxedo S. D., Man., 6 %, 1934-46.....	13,000 00	13,148 20	13,148 20
Verdun, Que., Schools, 5 1/4 %, 1963.....	20,000 00	21,214 00	21,214 00
Waskasoo S. D., Alta., 7 %, 1934-46.....	1,213 34	1,213 34	1,213 34
Wrentham Consolidated S. D., Alta., 7 1/4 %, 1934-48.....	10,561 45	11,435 02	11,435 02
Rural Telephone Companies			
Canadian Western Telephone Co., Ltd., 5 1/2 %, 1956.....	25,000 00	24,370 00	24,370 00
Eastern Edam Rural Telephone Co., 7 1/2 %, 1933-37.....	1,375 06	1,446 41	1,446 41
Pilger Rural Telephone Co., 6 %, 1934-36.....	544 77	547 04	547 04

Schedule "D"—Continued

Bonds and Debentures Owned by the Company—(not in default)

Railways			Par Value	Book Value
Grand Trunk Pacific Railway (Lake Superior Division), 4 %, 1955.			\$24,300 00	\$20,978 19
Grand Trunk Pacific Railway (Mountain & Prairie), 4 %, 1955.			24,333 33	20,790 11
Mount Royal Tunnel & Terminal, 5 %, 1970.			3,893 34	3,912 85
Public Utilities				
Canada Northern Power Co., 5 %, 1953.			5,000 00	4,825 00
Gatineau Power, 5 %, 1956.			5,000 00	4,772 50
Maclaren-Quebec Power Co., 5 ½ %, 1961.			15,000 00	12,750 00
Montreal Dry Docks, Ltd., 6 %, 1948.			5,000 00	4,934 50
Montreal Metropolitan Com., 4 ½ %, 1962.			35,000 00	32,609 50
National Light & Power Co., Ltd., 6 %, 1949.			5,000 00	4,954 50
National Light & Power Co., Ltd., 6 %, 1949.			5,000 00	4,954 50
Tokyo Electric Light Co., Ltd., 6 %, 1953.			5,000 00	4,546 50
United Gas & Fuel Co., 5 ½ %, 1948.			25,000 00	24,692 50
Miscellaneous				
Famous Players Canadian Corporation, Ltd., 6 %, 1948.			5,000 00	5,000 00
Sisters of Charity of Providence in B.C., 5 ½ %, 1946.			10,000 00	9,773 00
Sisters of St. Joseph for the Diocese of Toronto, 5 ½ %, 1955-57.			5,000 00	4,975 53
United Corporations, Limited, 5 %, 1953.			7,000 00	7,000 00
Miscellaneous—Industrial				
Brantford Roofing Co., Ltd., 6 ½ %, 1950.			5,000 00	4,860 00
British American Oil Co., Ltd., 5 %, 1945.			2,500 00	2,495 50
Burrard Dry Dock, Limited, 5 %, 1958-59.			25,000 00	24,124 19
Canada Cement Co., 5 ½ %, 1947.			5,000 00	5,108 00
Canadian Copper Refiners, Ltd., 6 %, 1945.			10,000 00	9,918 00
Canadian Copper Refiners, Ltd., 6 %, 1945.			5,000 00	4,979 50
Canadian Vickers, Ltd., 6 %, 1947.			10,000 00	8,334 00
Dryden Paper Co., Ltd., 6 %, 1949.			5,000 00	4,960 50
Great West Saddlery Co., 6 %, 1948.			5,000 00	5,000 00
Howard Smith Paper Mills Co., Ltd., 5 ½ %, 1953.			5,000 00	4,912 00
Howard Smith Paper Mills Co., Ltd., 5 ½ %, 1953.			5,000 00	4,912 04
Jones Bros. of Canada, Ltd., 6 ½ %, 1946.			5,000 00	5,105 50
National Biscuit & Confection Co., Limited, 6 ½ %, 1950.			15,000 00	14,260 50
Pacific Meat Co., Ltd., 7 %, 1941.			10,000 00	9,880 00
E. L. Ruddy Co., Ltd., 6 ½ %, 1948.			5,000 00	4,957 50
Silverwoods Niagara Dairy, Ltd., 6 ½ %, 1943.			10,000 00	9,610 00
Star Steam Laundry Co., Ltd., 6 ½ %, 1943.			5,000 00	4,862 50
Stop & Shop Limited, 6 %, 1947.			6,000 00	4,912 80
Stop & Shop Limited, 6 %, 1947.			9,000 00	7,530 30
Stop & Shop Limited, 6 %, 1947.			1,000 00	818 80
United Grain Growers, 5 %, 1948.			5,000 00	4,877 00
Viceroy Manufacturing Co., Ltd., 6 ½ %, 1950.			25,000 00	23,840 00
Westminster Paper Co., Ltd., 6 ½ %, 1950.			15,000 00	15,382 50
Miscellaneous—Real Estate				
Adelaide-Peter Buildings, Ltd., 6 ½ %, 1948.			25,000 00	23,495 00
Adelaide-Peter Buildings, Ltd., 6 ½ %, 1948.			25,000 00	23,495 00
Adelaide-Peter Buildings, Ltd., 6 ½ %, 1948.			25,000 00	23,495 00
Balfour Building Co., 6 %, 1943.			10,000 00	9,853 00
Cawthra Apartments, Limited, 6 %, 1947.			500 00	500 00
Dominion Realty Co., Ltd., 5 ½ %, 1945.			10,000 00	9,958 00
Metropolitan Building, Limited, 7 %, 1944.			2,000 00	2,030 60
Metropolitan Building, Limited, 7 %, 1944.			13,000 00	13,300 30
Montreal Apartments, Limited, 5 ½ %, 1948.			5,000 00	4,756 50
Montreal Apartments, Limited, 5 ½ %, 1948.			10,000 00	9,539 00
Montreal Apartments, Limited, 5 ½ %, 1948.			5,000 00	4,470 00
Royal Exchange Building, 6 %, 1948.			5,000 00	4,961 00
St. Clair Ave. West, Ltd., 7 %, 1945.			10,000 00	10,000 00
Victoria Realty Corporation, 6 %, 1948.			10,000 00	10,000 00
Windsor Arms, Limited, 6 ½ %, 1947.			10,000 00	10,090 00
			<u>\$2,317,828 50</u>	<u>\$2,273,255 31</u>

Bonds and Debentures Owned by the Company (in default)

	Par Value	Book Value	Authorized Market Value
Government Bonds—Foreign			
Department of Antioquia, 7 %, 1945.	10,000 00	9,580 00	2,800 00
Republic of Bolivia, 7 %, 1969.	15,000 00	13,509 00	3,000 00
United States of Brazil, 6 ½ %, 1957.	4,000 00	3,942 40	1,960 00
United States of Brazil, 6 ½ %, 1957.	5,000 00	4,711 50	2,450 00
United States of Brazil, 6 ½ %, 1957.	5,000 00	4,447 00	2,450 00
United States of Brazil, 5 %, 1951.	1,820 00	1,820 00	891 80
Department of Caldas, 7 ½ %, 1946.	10,000 00	9,992 00	2,800 00
Republic of Chile, 6 %, 1960.	6,000 00	4,470 00	2,220 00
Department of Cundinamarca, 6 ½ %, 1969.	4,000 00	3,728 00	1,520 00
Department of Cundinamarca, 6 ½ %, 1959.	5,000 00	4,536 50	1,900 00
Department of Cudinaamarca, 6 ½ %, 1959.	10,000 00	8,920 00	3,800 00
Municipality of Medellin, 6 ½ %, 1954.	5,000 00	4,698 50	1,350 00
Republic of Peru, 6 %, 1960.	5,000 00	4,622 00	1,000 00
Republic of Peru, 6 %, 1961.	5,000 00	4,545 50	1,000 00
Republic of Peru, 6 %, 1961.	5,000 00	4,545 50	1,000 00
Republic of Peru, 6 %, 1960.	5,000 00	4,545 50	1,000 00
Republic of Peru, 6 %, 1960.	25,000 00	22,602 50	5,000 00
Republic of Peru, 6 %, 1960.	10,000 00	5,664 00	2,000 00
State of Rio Grande do Sul, 6 %, 1968.	5,000 00	4,704 50	1,750 00
State of Rio Grande do Sul, 6 %, 1968.	5,000 00	4,631 50	1,750 00
Department of Santander, 7 %, 1948.	10,000 00	9,450 00	3,100 00

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (in default)

	Par Value	Book Value	Authorized Book Value
Canadian Municipals—Towns			
Ford City, Ont., 6%, 1945-47.....	\$25,000 00	\$26,018 58	\$16,750 00
Ford City, Ont., 6%, 1932.....	2,000 00	2,009 60	1,340 00
Ford City, Ont., 6%, 1935.....	25,000 00	25,492 50	16,750 00
Ford City, Ont., 6½%, 1933.....	2,000 00	2,035 60	1,340 00
Riverside, 5½%, 1932-46.....	38,746 35	39,676 19	23,247 81
Sandwich, Ont., 6%, 1932-46.....	6,763 10	7,083 70	6,154 42
Shaunavon, Sask., 6½%, 1932-45.....	4,091 02	4,219 46	3,681 92
Shaunavon, Sask., 6½%, 1932-45.....	6,544 31	6,749 48	6,134 93
Tecumseh, Ont., 6%, 1931-45.....	13,594 11	14,285 80	11,690 93
Tecumseh, Ont., 6%, 1932-45.....	20,259 48	21,233 86	17,423 15
Canadian Municipals—Villages			
Tantallon, Sask., 8%, 1932.....	300 00	310 62	273 00
Canadian Municipals—Townships			
Sandwich West, 6%, 1941-42.....	15,000 00	16,137 14	13,500 00
Sandwich West, 5½%, 1950.....	10,000 00	9,442 00	8,800 00
Canadian School Districts			
Brooklands S. D., 7%, 1933-42.....	5,000 00	5,108 25	2,900 00
Coxley S. D. No. 4662, 5¾%, 1931-41.....	2,439 06	2,470 80	2,097 59
Hussar S. D., Alta., 8%, 1931-36.....	2,800 00	2,910 85	2,408 00
S. D. of Iris, Man., 8%, 1932-37.....	548 00	586 50	531 99
Patriot S. D. No. 4631, 6½%, 1930-40.....	2,453 25	2,582 13	1,938 07
St. Charles S. D., Man., 7%, 1929-40.....	6,000 00	6,223 86	4,140 00
St. Henry's R.C. Separate S. D., 6½%, 1932-44.....	8,125 00	8,523 69	7,393 75
Tecumseh Separate School, 6%, 1932-39.....	8,252 53	8,252 53	7,014 65
S. D. of Trieste, No. 410, 8%, 1930-37.....	490 65	502 09	269 86
Vidette S. D. No. 4644, 6%, 1928-41.....	2,867 31	2,958 20	1,978 44
Wartime S. D., 10 Year Ann., 5¾%, 1932-36.....	3,986 04	3,999 67	3,627 30
Whitecourt S. D. No. 2736, 8%, 1932-37.....	2,400 00	2,460 18	1,680 00
Rural Telephone Companies			
Bromhead Rural Telephone Co., 8%, 1932-36.....	1,865 88	1,916 12	1,772 59
Lacadia Rural Telephone Co., 6%, 1931-41.....	4,872 31	4,999 06	4,238 91
Railways			
Toronto Suburban Railway, 4¼%, 1961.....	7,300 50	3,686 50	1,825 12
Toronto Suburban Railway, 4¼%, 1961.....	43,021 33	22,220 22	10,755 34
Toronto Suburban Railway, 4¼%, 1961.....	9,733 33	2,000 00	2,433 34
Public Utilities			
Beauharnois Power Corporation, Ltd., 5%, 1973...	30,000 00	24,770 00	15,900 00
Detroit International Bridge, 6½%, 1952.....	5,000 00	4,290 00	600 00
Detroit International Bridge, 6½%, 1952.....	10,000 00	4,405 62	1,200 00
Northwestern Power Co., Ltd., 6%, 1960.....	5,000 00	4,880 50	2,100 00
Northwestern Power Co., Ltd., 6%, 1935.....	25 00	25 00	10 50
Miscellaneous—Industrial			
Abitibi Power & Paper Co., 5%, 1953.....	10,000 00	9,174 00	4,000 00
Abitibi Power & Paper Co., 5%, 1953.....	5,000 00	4,427 95	2,000 00
Burns & Company, 5½%, 1948.....	25,000 00	24,337 50	12,000 00
Consolidated Paper Corporation, 5½%, 1961.....	1,500 00	1,500 00	360 00
Firstbrook Boxes, Ltd., 6%, 1948.....	5,100 00	5,100 00	1,734 00
Great Lakes Paper Co., Ltd., 6%, 1950.....	5,000 00	4,978 00	1,500 00
Great Lakes Paper Co., Ltd., 6%, 1950.....	5,000 00	4,978 00	1,500 00
Miscellaneous—Real Estate			
Ancroft Place Limited, 6½%, 1946.....	10,000 00	9,868 00	5,200 00
Architects Building Corporation, Ltd., 6%, 1945...	30,000 00	28,956 00	18,600 00
Architects Building Corporation, Ltd., 6%, 1945...	5,000 00	4,834 00	3,100 00
Bay-Adelaide Garage, Ltd., 6½%, 1947.....	5,000 00	5,047 75	2,150 00
Bay-Adelaide Garage, Ltd., 6½%, 1947.....	15,000 00	14,718 75	6,450 00
Bay-Cumberland Properties, 6½%, 1944.....	10,000 00	9,584 00	4,100 00
Bay-St. Albans, Ltd., 6½%, 1948.....	5,000 00	4,892 50	2,150 00
Clarendon Apartments, Ltd., 7%, 1946.....	5,000 00	5,000 00	1,050 00
Clarendon Apartments, Ltd., 7%, 1946.....	5,000 00	5,000 00	1,050 00
Crescent Road Apartments, 7%, 1946.....	4,000 00	4,093 60	1,360 00
Godfrey Realty Co., 6%, 1942.....	10,000 00	10,000 00	5,400 00
London Realty Co., Ltd., 6½%, 1950.....	5,000 00	4,929 50	3,600 00
Ontario Building, Limited, 6½%, 1943.....	5,000 00	4,964 00	2,400 00
Oshawa Buildings, Limited, 6½%, 1943.....	10,000 00	9,802 00	4,900 00
Park Lane Corporation, 6½%, 1943.....	15,000 00	13,857 00	2,550 00
Stock Exchange Building, 6%, 1944.....	5,000 00	4,891 50	2,700 00
Windsor Hotel of Sault Ste. Marie, 6½%, 1950...	5,000 00	4,947 70	2,900 00
Windsor Hotel of Sault Ste. Marie, 6½%, 1950...	10,000 00	10,000 00	5,800 00
York-Adelaide Realty Co., Ltd., 7%, 1945.....	2,000 00	2,017 60	700 00
York-Adelaide Realty Co., Ltd., 7%, 1945.....	3,500 00	3,578 40	1,225 00
Total.....	\$708,398 56	\$649,609 95	\$349,122 41

Schedule "E"

Stocks Owned by the Company

Preferred Stocks	Par Value	Book Value	Authorized Market Value
Winnipeg Electric Railway.....	\$10,000 00	\$10,920 00	\$1,200 00
Great Lakes Power.....	5,000 00	12,125 00	5,625 00
		<u>\$23,045 00</u>	<u>\$6,825 00</u>
Common Stocks			
Royal Bank of Canada.....	11,600 00	\$43,200 00	\$22,852 00
Public Service of New Jersey.....	None	12,449 34	6,000 00
International Petroleum.....		4,400 00	3,000 00
Consolidated Gas of New York.....		23,250 00	13,600 00
		<u>\$83,299 34</u>	<u>\$45,452 00</u>

PACIFIC COAST FIRE INSURANCE COMPANY*

HEAD OFFICE, VANCOUVER, B.C.

Officers.—President, W. H. Malkin, Vancouver; Managing Director, T. W. Greer, Vancouver.

Directors.—R. Gelletly, Vancouver; C. Spencer, Vancouver; C. B. McNaught, Toronto; G. M. Black, Winnipeg; H. J. Tapscott, London, Eng.; W. H. Malkin, Vancouver, T. W. Greer, Vancouver.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Incorporation.—1890. *Date commenced business in Canada.*—† November 5, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$650,000	Premiums—Ontario (net).....	\$79,586
Total assets.....	1,773,042	Premiums—Total business (net)...	777,064
Total liabilities.....	717,988	Claims—Ontario (net).....	38,333
Surplus protection of policyholders	1,055,953	Claims—Total business (net)....	358,300

PACIFIC FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—1851. *Date commenced business in Canada.*—May 10, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$114,518
Assets in Canada.....	352,644	Premiums—Canada (net).....	249,329
Liabilities in Canada.....	194,026	Claims—Ontario (net).....	36,617
		Claims—Canada (net).....	108,449

THE PALATINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Jno. Holroyde, Montreal.

Chief or General Agent in Ontario.—J. M. McGregor, 100 Adelaide St. West, Toronto.

Date of Incorporation.—August 22, 1900. *Date commenced business in Canada.*—March 27, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$973,333	Premiums—Ontario (net).....	\$73,753
Assets in Canada.....	632,185	Premiums—Canada (net).....	231,533
Liabilities in Canada.....	214,576	Claims—Ontario (net).....	37,035
		Claims—Canada (net).....	147,212

PATRIOTIC ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, DUBLIN, IRELAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stalling, Toronto.

Chief or General Agent in Ontario.—R. L. Stalling, 15 Wellington St. East, Toronto.

Date of Organization.—1824. *Date commenced business in Canada.*—August 11, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$486,667	Premiums—Ontario (net).....	\$35,729
Assets in Canada.....	191,171	Premiums—Canada (net).....	132,961
Liabilities in Canada.....	106,911	Claims—Ontario (net).....	14,659
		Claims—Canada (net).....	88,789

*See note on page 1.

†Prior to this date business limited under Provincial charter to Province of British Columbia only.

PEARL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Lawson T. Hargreaves, Toronto.*Chief or General Agent in Ontario.*—Lawson T. Hargreaves, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1864. *Date commenced business in Canada.*—1927.

Capital stock paid in cash.....	\$6,610,086
Assets in Canada.....	657,943
Liabilities in Canada.....	173,834

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$128,053
Premiums—Canada (net).....	308,551
Claims—Ontario (net).....	27,593
Claims—Canada (net).....	101,337

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(Phenix Compagnie Francaise du)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Anselme Samoisette, Montreal.*Chief or General Agent in Ontario.*—Wm. G. Mitchell, 90 Adelaide St. East, Toronto.*Date of Organization.*—1819. *Date commenced business in Canada.*—March 20, 1915.

Capital stock paid in cash.. Francs	16,060,000
Assets in Canada.....	\$238,294
Liabilities in Canada.....	134,959

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$31,618
Premiums—Canada (net).....	155,941
Claims—Ontario (net).....	18,822
Claims—Canada (net).....	92,513

PHILADELPHIA FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. West, Toronto 2, Ont.*Chief or General Agent in Ontario.*—H. C. Mills, Toronto, Ont.*Date of Incorporation.*—May, 1923. *Date commenced business in Canada.*—May, 1929.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	145,940
Liabilities in Canada.....	32,927

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$9,396
Premiums—Canada (net).....	32,774
Claims—Ontario (net).....	735
Claims—Canada (net).....	12,855

PHOENIX ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James B. Patterson, Montreal.*Chief or General Agent in Ontario.*—A. T. Cunningham, 54 Adelaide St. East, Toronto.*Date of Organization.*—1782. *Date commenced business in Canada.*—1804.

Capital stock paid in cash.....	£1,005,000
<i>Life:</i>	
Assets in Canada.....	\$3,850,076
Ontario business in force (gross)...	1,955,522
Canadian business in force (gross)	6,036,332

<i>Other than Life:</i>	
Assets in Canada.....	2,924,293
Liabilities in Canada.....	959,829

PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>	
Premiums—Ontario (net).....	\$40,313
Premiums—Canada (net).....	146,730
Death Claims—Ontario (net)....	58,272
Death Claims—Canada (net)....	174,670
<i>Other than Life:</i>	
Premiums—Ontario (net).....	278,525
Premiums—Canada (net).....	1,094,978
Claims—Ontario (net).....	226,553
Claims—Canada (net).....	727,216

*See note on page 1.

THE PHOENIX INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent in Ontario.—H. A. Butt, 12 Wellington St. East, Toronto.

Date of Incorporation.—May 31, 1854. *Date commenced business in Canada.*—May 20, 1891.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$6,000,000	Premiums—Ontario (net)..... \$80,776
Assets in Canada.....	853,717	Premiums—Canada (net)..... 287,146
Liabilities in Canada.....	198,068	Claims—Ontario (net)..... 52,143
		Claims—Canada (net)..... 131,147

PILOT INSURANCE COMPANY

HEAD OFFICE, 159 BAY STREET, TORONTO, ONT.

Incorporated.—April 2, 1927. *Date commenced business in the Province.*—April 20, 1927.

Officers (as at date of filing statement).—President, D. M. Ferry, Jr.; Vice-President, C. C. Bowen; Secretary, H. E. Wittick; General Manager and Vice-President, Norman G. Duffett; Treasurer, Paul M. Bowen.

Directors (as at date of filing statement).—Charles C. Bowen, Paul M. Bowen, Ralph E. Burks, F. S. Brown, A. J. Crockett, Alexander Fasken, K.C., L. K. Kirk, George Hancock, D. M. Ferry, Jr., J. H. Thom, Norman G. Duffett, Walter Steele, Jno. S. Dowling, J. J. Warren, R. H. Platts.

Auditors.—Welch, Campbell & Lawless, 59 Yonge Street, Toronto.

Statement for Year Ending 31st December, 1933

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$2,000,000.		
No. of shares, 20,000. Par value, \$100.00		
Capital stock at beginning of year.....	\$1,013,100 00	\$269,930 00
Capital stock at end of year.....	<u>\$1,013,100 00</u>	<u>\$269,930 00</u>

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$231,617 50
Total amount paid to 31st December, 1933.....	<u>\$231,617 50</u>

Assets

Book value of real estate held for sale.....	\$2,200 00
Amortized book value of bonds, debentures and debenture stocks owned:	
Not in default.....	\$522,074 70
In default.....	14,894 50
Book value of stocks owned.....	536,969 20
Cash on hand and in banks:	9 25
On hand at head office.....	\$13,970 61
In chartered banks of Canada in Canada.....	48,865 80
In all other banks and depositories.....	1,509 44
Interest accrued.....	64,345 85
Agents' balances and premiums uncollected, written on or after 1st October, 1933.	6,146 99
	<u>48,532 50</u>
Total assets.....	\$658,203 79
Deduct: Deficiency of market under book value of securities.....	9,903 75
Total admitted assets.....	<u>\$648,300 04</u>

Liabilities

Total provision for unpaid claims.....	\$70,616 68
Total net reserve, \$235,858.84, carried out at 80 % thereof.....	188,687 07
Expenses due and accrued.....	1,477 70
Taxes due and accrued.....	11,400 26
Reinsurance premiums.....	3,348 35
Return premiums.....	326 84
Due to Standard Accident Insurance—General Account.....	84 22
Due to Baldwin International Radio Co. of Canada, Ltd.—Cash held as collateral on appeal bond.....	894 94
Total liabilities excluding capital stock.....	\$276,836 06
Capital stock paid in cash.....	\$269,930 00
Surplus or deficit in Profit and Loss Account.....	101,533 98
Excess of assets over liabilities (Surplus for protection of policyholders).....	371,463 98
Total liabilities.....	<u>\$648,300 04</u>

*See note on page 1.

Profit and Loss Account

Net premiums written.....	\$474,203	10
Reserve of unearned premiums (80 per cent.)		
At beginning of year.....	204,011	18
At end of year.....	188,687	07
Decrease.....	\$15,324	11
Net premium earned.....	\$489,527	21
Net losses and claims incurred.....	\$227,805	84
Net adjustment expenses.....	14,098	11
Commissions.....	121,696	15
Taxes.....	15,931	08
Salaries, fees and travelling expenses.....	80,061	64
All other expenses.....	34,499	80
Total claims and expenses.....	\$493,092	62
Underwriting (loss).....	\$3,565	41
Other revenue:		
Interest earned.....	\$22,111	47
Profit on sale of securities and real estate.....	1,981	97
Profit on Foreign Exchange.....	1,804	19
	\$25,897	63
Other expenditure:		
Bad debts written off.....	\$2,780	25
Decrease in market value of investments.....	1,254	00
Investment expenses.....	508	49
	4,542	74
Net profit for the year.....	\$17,789	48

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year....	\$341,143	52
Net profit brought down.....	17,789	48
	\$358,933	00
Decrease in unadmitted assets.....	\$8,320	73
Decrease in unsecured unlicensed reinsurance.....	4,210	25
	12,530	98
Surplus of assets over liabilities (excluding capital stock) at end of year.....	\$371,463	98

Summary of Risks—Fire

(All in the Province)

Gross in force, December 31st, 1932.....	\$6,381,443	00
Taken in 1933, including renewed.....	5,568,303	00
Total.....	\$11,949,746	00
Ceased in 1933.....	3,342,621	00
Gross in force, December 31st, 1933.....	\$8,607,125	00
Reinsurance in force, December 31st, 1933.....	3,351,685	00
Net in force, December 31st, 1933.....	\$5,255,440	00

Exhibit of Premiums

(All in the Province)

Class of Insurance	Gross in Force, Dec. 31, 1932	Taken in 1933 new and renewed	Ceased 1933	Gross in Force, Dec. 31, 1933	Reinsur- ance in Force, Dec. 31, 1933	Net in Force, Dec. 31, 1933
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Fire.....	47,079 91	40,843 10	27,787 89	60,135 12	23,136 04	36,999 08
Automobile.....	545,505 76	702,273 98	754,564 62	493,215 12	38,272 27	454,942 85
Burglary.....	2,262 12	2,407 60	2,198 23	2,471 49	472 62	1,998 87
Guarantee.....	3,352 79	2,546 94	1,902 93	3,996 80	608 08	3,388 72
Plate Glass.....	1,547 83	2,875 09	1,195 19	3,227 73	.....	3,227 73
Accident.....	110 00	854 29	231 16	733 13	261 84	471 29
Liability.....	2,760 36	5,370 32	4,048 98	4,081 70	737 60	3,344 10
Totals.....	602,618 77	757,171 32	791,929 00	567,861 09	63,488 45	504,372 64

Schedule "D" (1)

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Government Bonds—Dominion		
Dominion of Canada, 5%, 1937.....	\$140,000 00	\$146,455 00
Dominion of Canada, 4%, 1960.....	30,000 00	28,236 00
Government Bonds—Provincial		
Province of New Brunswick, 4½%, 1958.....	12,000 00	11,640 00
Province of New Brunswick, 4¾%, 1960.....	5,000 00	4,937 50
Province of New Brunswick, 4½%, 1961.....	6,000 00	5,820 00
Province of Nova Scotia, 5%, 1934.....	10,000 00	10,000 00
Province of Nova Scotia, 5%, 1959.....	20,000 00	20,882 00
Province of Nova Scotia, 4½%, 1961.....	39,000 00	38,658 75
Province of Ontario, 4%, 1957.....	10,000 00	9,242 00
Province of Ontario, 4½%, 1945.....	50,000 00	49,775 00
Province of Quebec, 4½%, 1950.....	37,000 00	39,030 50
Province of Quebec, 4¼%, 1961.....	6,000 00	6,170 20
Government Guaranteed—Dominion		
Canadian National Railways, 4½%, 1957.....	5,000 00	5,006 25
Canadian National Railways, 4½%, 1968.....	30,000 00	30,225 00
Public Utilities		
Bell Telephone Company, 5%, 1960.....	30,000 00	31,187 50
Montreal Light, Heat & Power Co., 5%, 1951.....	25,000 00	25,742 50
Canadian Pacific Railway, 4½%, 1960.....	20,000 00	19,976 00
Shawinigan Water & Power Co., 4½%, 1970.....	25,000 00	24,272 50
Miscellaneous		
Hinde & Dauche Paper Co., 5½%, 1948.....	5,000 00	5,000 00
Hamilton Cotton Co., 5½%, 1948.....	5,000 00	4,903 00
Howard Smith Paper Co., 5½%, 1953.....	5,000 00	4,913 00
Total.....	\$515,000 00	\$522,074 70

Schedule "D" (2)

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value
Public Utilities		
Sin Mac Lines, 6%, 1949.....	\$5,000 00	\$4,938 50
Miscellaneous		
Great Lakes Paper Co., 6%, 1950.....	5,000 00	4,980 00
Donna Conna Paper Co., 5½%, 1948.....	5,000 00	4,976 00
Total.....	\$15,000 00	\$14,894 50

THE PIONEER INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, J. H. Labelle, Montreal; Vice-President and General Manager, A. F. Glover, Montreal.

Directors.—J. H. Labelle, Montreal; J. D. Simpson, Liverpool, Eng.; R. P. Adams, Montreal; Wm. Clelland, Montreal; A. F. Glover, Montreal; D. C. McLachlan, Winnipeg; E. F. Sise, Montreal; Hon. R. O. Grothe, M.L.C., Montreal, Que.

Chief or General Agent in Ontario.—Percy J. Quinn, 29 Wellington St. East, Toronto.

Date of Incorporation.—June 15, 1926. *Date commenced business in Canada.*—January 20, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$217,500	Premiums—Ontario (net)..... \$36,166
Assets in Canada.....	255,888	Premiums—Canada (net)..... 110,327
Liabilities in Canada.....	93,706	Claims—Ontario (net)..... 17,577
Surplus protection of policyholders	162,182	Claims—Canada (net)..... 57,812

PLANET ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stalling, Toronto.

Chief or General Agent in Ontario.—R. L. Stalling, 15 Wellington St. East, Toronto.

Date of Incorporation.—January 20, 1920. *Date commenced business in Canada.*—1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$729,900	Premiums—Ontario (net)..... \$24,984
Assets in Canada.....	154,197	Premiums—Canada (net)..... 73,282
Liabilities in Canada.....	72,626	Claims—Ontario (net)..... 7,704
		Claims—Canada (net)..... 38,804

*See note on page 1.

THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—G. Beaudoin, Toronto.*Chief or General Agent in Ontario.*—G. Beaudoin, Sterling Tower Bldg., Toronto.*Date of Incorporation.*—March, 1893. *Date commenced business in Canada.*—February 14, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$875,000	Premiums—Ontario (net).....	\$11,015
Assets in Canada.....	209,185	Premiums—Canada (net).....	10,467
Liabilities in Canada.....	18,340	Claims—Ontario (net).....	18,734
		Claims—Canada (net).....	24,568

THE PROTECTIVE ASSOCIATION OF CANADA*

HEAD OFFICE, GRANBY, QUE.

Officers.—President and Manager, E. E. Gleason, Granby, Que.; Vice-President, W. D. Bradford, Granby, Que.; Secretary, J. G. Fuller, Granby, Que.; Treasurer, N. R. Mitchell, Granby, Que.*Directors.*—J. G. Fuller, N. R. Mitchell, D. K. Cowley, M.D., Granby, Que.; W. W. D. Brock, Granby; Geo. H. Sherwood, Toronto; E. E. Gleason, Granby; W. D. Bradford, Granby, Que.*Chief or General Agent in Ontario.*—W. R. Bell, 53 Yonge St. Arcade, Toronto.*Date of Incorporation.*—March 22, 1907. *Date commenced business in Canada.*—June 18, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$50,000	Premiums—Ontario (net).....	\$182,325
Total assets.....	293,706	Premiums—Total business (net)...	356,680
Total liabilities.....	152,523	Claims—Ontario (net).....	127,313
Surplus protection of policyholders	141,183	Claims—Total business (net)....	253,687

THE PROVIDENCE FIRE ASSURANCE COMPANY OF PARIS*

(La Providence de Paris, France)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jules H. Pigeon, 59 St. James St. West, Montreal, Que.*Chief or General Agent in Ontario.*—G. D. Buchan, Osler Building, 11 Jordan St., Toronto.*Date of Incorporation.*—1838. *Date commenced business in Canada.*—August 7, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.. Francs	12,000,000	Premiums—Ontario (net).....	\$12,716
Assets in Canada.....	\$161,807	Premiums—Canada (net).....	59,035
Liabilities in Canada.....	44,029	Claims—Ontario (net).....	4,118
		Claims—Canada (net).....	27,574

PROVIDENCE WASHINGTON INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Managers or Chief Executive Officers in Canada.—S. M. Elliott and A. H. Vallance, Montreal.*Chief or General Agent in Ontario.*—Burriss & Sweatman, Ltd., 12 Wellington St. E., Toronto.*Date of Incorporation.*—1799. *Date commenced business in Canada.*—January 9, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$3,000,000	Premiums—Ontario (net).....	\$28,239
Assets in Canada.....	385,655	Premiums—Canada (net).....	109,390
Liabilities in Canada.....	59,311	Claims—Ontario (net).....	22,636
		Claims—Canada (net).....	74,393

THE PROVIDENT ASSURANCE COMPANY

HEAD OFFICE, 59 ST. JAMES STREET WEST, MONTREAL, QUE.

Incorporated.—May 20th, 1905. *Date commenced business.*—1906.*Officers (as at date of filing statement).*—President, Hon. P. R. DuTremblay; 1st Vice-President, Maxime Raymond, N.P.; 2nd Vice-President, A. J. Major; General Manager, J. H. Pigeon; Assistant General Manager, LeB. LeBlanc; Secretary-Treasurer, J. E. Rochon.*Directors (as at date of filing statement).*—Hon. P. R. DuTremblay, c/o La Presse, St. James St. West, Montreal; Zénon Fontaine, La Presse, St. James St. West, Montreal; J. H. Pigeon, 59 St. James St. West, Montreal; Maxime Raymond, 59 St. James St. West, Montreal; Joseph Simard, Sorel, Quebec; Henri Geoffrion, 225 Notre-Dame St. West, Montreal; R. O. Swezey,

*See note on page 1.

210 St. James St. West, Montreal; A. J. Major, 126 York St., Ottawa; J. Alderic Raymond, 1507 McGregor, Montreal; Hon. Senateur J. H. Rainville, 215 St. James St. West, Montreal; J. C. E. Trudeau, 84 McCullough, Outremont.

Auditors.—Lt.-Col. Rodolph Bidard, C.A.

Statement for the Year Ending 31st December, 1933

	Capital Stock	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$2,000,000.00.			
Number of shares, 10,000; Par value, \$100.00.			
Capital stock at beginning of year.....		\$1,000,000 00	\$304,780 00
Capital stock at end of year.....		\$1,000,000 00	\$304,780 00

Premium on Capital Stock

Total amount paid to 31st December, 1933.....	Nil
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Assets

Book value of real estate, office premises.....	\$334,512 88
Mortgage loans on real estate:	
First mortgages.....	\$25,125 00
Second and subsequent mortgages.....	332 65
	25,457 65
Loans secured by bonds, stocks and other collateral.....	375 00
Amortized book value of bonds, debentures and debenture stocks owned:	
Not in default.....	\$296,481 19
In default.....	27,364 86
	323,846 05
Book value of stocks owned.....	322,575 39
Cash on hand and in banks.....	42,420 35
Interest due, \$1,669.01; accrued, \$5,039.30.....	\$6,708 31
Dividends due.....	669 68
Rents due.....	669 32
	8,047 31
Agents' balances and premiums uncollected:	
Written on or after 1st October, 1933.....	147,621 97
Amount due from reinsurance.....	39,899 03
Loans on Life policies.....	\$45,378 83
Workmen's compensation, Reinsurance Bureau.....	30,475 34
Deferred Life premiums.....	3,929 85
Plate glass in warehouses.....	1,778 30
Sundry debtors.....	8,373 66
Estimated extra premium on payroll audits.....	61,828 54
	151,766 52
Total assets of the company.....	\$1,396,522 15
Deficiency of market under book value of securities.....	\$75,905 65
Total admitted assets.....	\$1,320,616 50

Liabilities

	Total Liabilities
Total provision for unpaid claims.....	\$315,131 83
Total net reserve, \$362,452.05; carried out at 80 % thereof.....	289,961 63
Reserve and unpaid losses under unlicensed reinsurance unsecured.....	71,312 52
Taxes due and accrued.....	2,726 04
Reinsurance, balance due.....	22,020 28
Deposit of Reinsurers.....	118,202 15
Reserve of Life policies (Om 5—3 %).....	175,448 00
Sundry creditors.....	17,515 12
Total liabilities excluding capital stock.....	\$1,012,317 57
Capital stock paid in cash.....	\$304,780 00
Surplus in Profit and Loss account.....	3,518 93
Excess of assets over liabilities (Surplus for protection of policyholders).....	308,298 93
Total Liabilities.....	\$1,320,616 50

Profit and Loss Account

	All Business
Net premium written.....	\$940,684 10
Reserve of unearned premiums (80 %):	
At beginning of year.....	443,792 48
At end of year.....	465,409 63
Increase.....	\$21,617 15
Net premiums earned.....	\$919,066 95
Net losses and claims incurred.....	\$482,608 83
Net adjustment expenses.....	46,240 00
Commissions.....	188,225 02
Taxes.....	30,046 65

Profit and Loss Account—Continued

Salaries, fees and travelling expenses.....	\$71,035 04
All other expenses.....	125,651 11
Total claims and expenses.....	\$943,806 65
Underwriting loss.....	\$24,739 70
Other revenue:	
Interest earned.....	\$29,880 41
Rents earned.....	11,953 23
Bad debts recovered previously written off.....	3,156 80
Increase in market value of bonds in deposit with Workmen's Compensation Bureau.....	1,651. 15
Profit on sale of bonds and stocks.....	9,426 29
	\$56,067 88
Other expenditure:	
Bad debts written off.....	\$3,180 30
Loss on sale of bonds.....	4,383 33
Decrease in market value of investments.....	7,793 10
	15,356 73
Net profit for the year.....	\$15,971 45

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$300,402 37
Net profit brought down.....	15,971 45
	\$316,373 82
Increase in unadmitted assets.....	\$8,074 89
Surplus of assets over liabilities (excluding capital stock) at end of year.....	\$308,298 93

Summary of Funds

	In the Province	Elsewhere	Total
Gross in force, December 31, 1932.....	\$15,394,559 00	\$35,691,338 00	\$51,085,897 00
Taken in 1933—New and renewed.....	13,028,282 00	39,148,588 00	52,176,870 00
Total.....	\$28,422,841 00	\$74,839,926 00	\$103,262,767 00
Ceased in 1933.....	12,213,129 00	30,585,849 00	42,798,978 00
Gross in force, December 31, 1933.....	\$16,209,712 00	\$44,254,077 00	\$60,463,789 00
Reinsurance in force, December 31, 1933....	6,441,708 63	16,245,664 00	22,687,372 63
Net in force, December 31st, 1933.....	\$9,768,003 37	\$28,008,413 00	\$37,776,416 37

Exhibit of Premiums

Class of Insurance	Gross in Force at Dec. 31, 1932	Taken in 1933 including renewed	Ceased in 1933	Gross in Force, Dec. 31, 1933	Reinsurance in Force, Dec. 31, 1933	Net in Force, Dec. 31, 1933
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Fire:						
Ontario.....	134,926 66	103,877 34	110,385 05	128,418 95	51,621 45	76,797 50
Elsewhere.....	353,345 70	331,153 65	292,881 74	391,617 61	154,566 65	237,050 96
Total.....	488,272 36	435,030 99	403,266 79	520,036 56	206,188 10	313,848 46
Automobile:						
Ontario.....	55,944 74	147,006 82	109,863 14	93,088 42	3,167 86	89,920 56
Elsewhere.....	213,731 14	399,721 94	405,592 54	207,860 54	4,052 99	203,807 55
Total.....	269,675 88	546,728 76	515,455 68	300,948 96	7,220 85	293,728 11
Accident and Sickness:						
Ontario.....	4,004 88	13,269 28	5,606 83	11,667 33	775 40	10,891 93
Elsewhere.....	15,142 02	27,074 80	27,274 12	14,942 70	3,408 40	11,534 30
Total.....	19,146 90	40,344 08	32,880 95	26,610 03	4,183 80	22,426 23
Accident and Sickness combined:						
Ontario.....	48 90	1,955 20	1,978 90	25 20		25 20
Elsewhere.....	1,564 87	34,448 14	34,860 57	1,152 44		1,152 44
Total.....	1,613 77	36,403 34	36,839 47	1,177 64		1,177 64
Guarantee:						
Ontario.....	351 30	247 00	233 00	365 30	7 50	357 80
Elsewhere.....	29,693 45	31,506 43	35,408 22	25,791 66	2,897 15	22,894 51
Total.....	30,044 75	31,753 43	35,641 22	26,156 96	2,904 65	23,252 31

Exhibit of Premiums—Continued

Class of Insurance	Gross in Force at Dec. 31, 1932	Taken in 1933 including renewed	Ceased in 1933	Gross in Force, Dec. 31, 1933	Reinsurance in Force, Dec. 31, 1933	Net in Force, Dec. 31, 1933
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Plate Glass:						
Ontario.....	823 78	1,202 30	937 06	1,089 02	.....	1,089 02
Elsewhere.....	9,109 45	9,670 44	8,194 55	10,585 34	.....	10,585 34
Total.....	9,933 23	10,872 74	9,131 61	11,674 36	.....	11,674 36
Burglary:						
Ontario.....	434 57	588 37	541 30	481 64	4 17	477 47
Elsewhere.....	29,253 26	24,716 89	26,876 47	27,093 68	2,512 58	24,581 10
Total.....	29,687 83	25,305 26	27,417 77	27,575 32	2,516 75	25,058 57
Employer's Liability:						
Ontario.....	65 00	285 65	285 65	65 00	.....	65 00
Elsewhere.....	33,342 96	197,900 21	204,321 52	26,921 65	3,000 00	23,921 65
Total.....	33,407 96	198,185 86	204,607 17	26,986 65	3,000 00	23,986 65
Public Liability:						
Ontario.....	1,093 17	13,013 35	9,190 11	4,916 41	20 00	4,896 41
Elsewhere.....	21,417 95	31,204 10	32,029 20	20,592 85	1,137 53	19,455 32
Total.....	22,511 12	44,217 45	41,219 31	25,509 26	1,157 53	24,351 73
Inland Transpor- tation:						
Ontario.....	2,267 80	3,590 85	3,260 65	2,598 00	30 00	2,568 00
Elsewhere.....	167 75	457 95	556 95	68 75	.....	68 75
Total.....	2,435 55	4,048 80	3,817 60	2,666 75	30 00	2,636 75
Windstorm:						
Ontario.....	337 50	424 00	424 00	337 50	.....	337 50
Life:						
Elsewhere.....	37,608 49	41,117 58	46,983 78	31,742 29	1,717 78	30,024 51
All Business:						
Ontario.....	200,298 30	285,460 16	242,705 69	243,052 77	55,626 38	187,426 39
Elsewhere.....	744,377 04	1,128,972 13	1,114,979 66	758,369 51	173,293 08	585,076 43
Total.....	944,675 34	1,414,432 29	1,357,685 35	1,001,422 28	228,919 46	772,502 82

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 4 ½ %, 1958.....	\$29,000 00	\$29,258 58
Province of British Columbia, 5 ½ %, 1945.....	10,000 00	9,586 00
Province of Quebec, 4 ¼ %, 1958.....	10,000 00	9,735 58
Province of Saskatchewan, 5 ½ %, 1952.....	10,000 00	9,620 00
Canadian National Railways, 4 ½ %, 1954.....	40,000 00	40,000 00
Hôpital St. Mary's, 5 %, 1945.....	10,000 00	9,953 23
Oeuvres Notre-Dame de la Merci, 5 ¼ %, 1943.....	5,000 00	4,965 92
Cité de Grand Mère, 5 ½ %, 1946.....	4,000 00	3,830 57
Cité de Montreal, 4 ½ %, 1943.....	39,000 00	37,892 03
Cité de Montreal, 4 ½ %, 1944.....	18,000 00	17,511 89
Cité de Montreal, 5 %, 1954.....	5,000 00	5,049 10
Cité de Montreal, 4 ½ %, 1970.....	9,000 00	8,542 73
Montreal West, 5 %, 1954.....	4,000 00	3,867 66
Town of Mount-Royal, 5 %, 1944.....	16,000 00	15,958 57
School Commission Ste. Madeleine, Outremont 5 %, 1953.....	1,500 00	1,496 59
Montreal Metropolitan Commission, 5 %, 1966.....	5,000 00	5,045 35
Montreal Light, Heat & Power, 3 %, 1939.....	2,200 00	2,027 77
Montreal Tramways, 5 %, 1955.....	15,000 00	13,992 92
Canadian Northern Power, 5 %, 1953.....	1,000 00	783 57
Gatineau Power "A", 6 %, 1941.....	15,000 00	11,677 50
Gatineau Power, 5 %, 1956.....	20,000 00	18,859 78
Maple Leaf Milling, 5 ½ %, 1949.....	9,500 00	9,162 99
Queen's Hotel, 6 %, 1947.....	10,000 00	8,159 76
Shawinigan Water & Power, 5 %, 1970.....	10,000 00	9,845 02
Assets Holding, 3 %, (when possible).....	6 12	6 12
Credit Foncier Franco Canadien, 5 %, 1945.....	4,000 00	3,502 65
Credit Foncier Franco Canadien, 5 %, 1945.....	6,000 00	5,253 97
Holding, Ltd. (McDougall & Cowans), 1939.....	90 31	90 31
La Mine d'Or Vénus Consolidée, 1937.....	805 00	805 00
	<u>\$309,101 43</u>	<u>\$296,481 19</u>

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value
Town of Aylmer, 5½%, 1934.....	\$5,000 00	\$5,005 67
Cité de St. Boniface, 5%, 1942.....	8,000 00	7,716 58
Village La Tuque, 5%, 1941.....	120,000 00	11,938 10
Dominion Square Corporation, 6%, 1948.....	6,000 00	2,704 51
	<u>\$31,000 00</u>	<u>\$27,364 86</u>

Schedule "E"

Stocks Owned by the Company

	Book Value	Authorized Value
British Colonial Fire Insurance Co., 10,235 shares.....	\$102,350 00	\$102,350 00
British Columbia Power "A", 200 shares.....	8,147 50	7,600 00
Consolidated Paper Co., 50 shares.....	21,180 00	200 00
Capital Trust Corporation, 20 shares.....	2,000 00	2,000 00
Dominion Bridge Co., Ltd., 300 shares.....	20,700 00	10,500 00
Imperial Oil Co., Ltd., 1,000 shares.....	18,204 99	14,000 00
Montreal Light, Heat & Power, 1,236 shares.....	62,571 90	56,856 00
National Breweries, 500 shares.....	15,150 00	14,500 00
Obalsky Mining Corporation, 1,025 shares.....	1 00	1 00
Quebec Power Corporation, 500 shares.....	27,975 00	18,000 00
Shawinigan Water & Power Corporation, 500 shares.....	36,435 00	21,500 00
Steel Company of Canada, 200 shares.....	7,860 00	6,000 00
	<u>\$322,575 39</u>	<u>\$253,507 00</u>

PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, KENDAL, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Willis, Faber & Co., Ltd., Montreal, Que.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Organization.—October 17, 1903. *Date commenced business in Canada.*—January 1, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	£180,000	Premiums—Ontario (net)..... \$107,264
Assets in Canada.....	\$517,866	Premiums—Canada (net)..... 405,334
Liabilities in Canada.....	305,799	Claims—Ontario (net)..... 53,693
		Claims—Canada (net)..... 241,607

PRUDENTIAL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. S. Thorp and F. C. Capon, 460 St. John St., Montreal, Que.

Chief or General Agent for Ontario.—H. G. Wilson, 1106 Canada Permanent Bldg., Toronto.

Date of Organization.—1848. *Date commenced business in Canada.*—September 1, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED
<i>Life:</i>		<i>Life:</i>
Assets in Canada.....	\$1,587,677	Premiums—Ontario (net)..... \$118,967
Ontario business in force (gross)...	\$3,507,107	Premiums—Canada (net)..... 359,455
Canadian business in force (gross)...	8,224,242	Death Claims—Ontario (net).... 1,000
		Death Claims—Canada (net).... 4,000
<i>Other than Life:</i>		<i>Other than Life:</i>
Capital stock paid in cash.....	£1,450,000	Premiums—Ontario (net)..... \$244,983
Assets in Canada.....	\$1,254,239	Premiums—Canada (net)..... 599,309
Liabilities in Canada.....	472,677	Claims—Ontario (net)..... 102,701
		Claims—Canada (net)..... 294,396

QUEBEC FIRE ASSURANCE COMPANY*

HEAD OFFICE, QUEBEC, P.Q.

Officers.—President, E. G. Meredith; Vice-President, Hon. N. Garneau; Secretary and Chief Agent, G. H. Henderson.

Directors.—J. T. Ross, A. S. Booth, C. M. Horswell, Alfred Wright, W. R. Houghton, E. G. Meredith, Hon. N. Garneau.

Chief or General Agent in Ontario.—W. R. Houghton, 4 Richmond St. East, Toronto.

Date of Organization.—April 2, 1818. *Date commenced business in Canada.*—1818.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$125,000	Premiums—Ontario (net)..... \$33,799
Total assets.....	705,945	Premiums—Total business (net)..< 135,585
Total liabilities.....	185,947	Claims—Ontario (net)..... 11,362
Surplus protection of policyholders	519,997	Claims—Total business (net).... 59,508

*See note on page 1.

QUEEN CITY FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—February 15, 1871. *Date commenced business in the Province.*—July 1, 1871.

Officers (as at date of filing statement).—President, W. R. Houghton; Vice-President, Joseph Walmsley; Secretary, Hugh F. Crighton; Manager, Joseph Walmsley.

Directors (as at date of filing statement).—Chas. H. C. Fortner, Chas. M. Horswell, W. R. Houghton, Joseph Walmsley, Alfred Wright.

Auditors.—H. T. Jamieson & Company, C.A.

Statement for the Year Ending 31st December, 1933

	Capital Stock	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$100,000.00.			
Number of shares, 2,000. Par value, \$50.00.			
Capital stock at beginning of year.....		\$100,000 00	\$100,000 00
Capital stock at end of year.....		\$100,000 00	\$100,000 00

Premium on Capital Stock

Total amount paid to 31st December, 1933.....	Nil
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Assets

Book value of real estate, office premises.....	\$40,000 00
Mortgage loans on real estate, first mortgages.....	300 00
Book value of bonds, debentures and debenture stocks owned:	
Not in default.....	\$585,017 63
In default.....	23,625 59
Book value of stocks owned.....	608,643 22
Cash on hand and in banks:	55,883 26
On hand at head office.....	\$368 42
In chartered banks of Canada in Canada.....	14,705 35
In all other banks and depositories.....	4,319 38
Interest.....	\$7,563 45
Dividends due.....	950 00
Rents due.....	126 50
Agents' balances and premiums uncollected, written on or after 1st October, 1933.	8,639 95
Balances due from reinsurance companies.....	9,148 67
Hand in hand Insurance Company.....	\$679 59
	38 97
	718 56
Total Assets.....	\$742,726 81

Liabilities

Total provision for unpaid claims.....	\$1,707 50
Total net reserve.....	80,659 83
Expenses due and accrued.....	200 00
Taxes due and accrued.....	4,562 85
Reinsurance premiums.....	33 56
Return premiums.....	52
Reserve for depreciation on building.....	750 00
Total liabilities excluding capital stock.....	\$87,914 26
Capital stock paid in cash.....	\$100,000 00
Reserve fund.....	250,000 00
Surplus or deficit in Profit and Loss Account.....	304,812 55
Excess of assets over liabilities (Surplus for protection of policyholders).....	654,812 55
Total Liabilities.....	\$742,726 81

Profit and Loss Account

Net premiums written.....	\$77,207 09
Reserve of unearned premiums:	
At beginning of year.....	\$89,802 70
At end of year.....	80,659 83
Decrease.....	\$9,142 87
Net premiums earned.....	\$86,349 96
Net losses and claims incurred.....	\$49,381 27
Net adjustment expenses.....	1,627 25
Commissions.....	18,827 52
Taxes.....	6,259 41
Salaries, fees and travelling expenses.....	11,761 99
All other expenses.....	5,759 96
Total claims and expenses.....	\$93,617 40
Underwriting loss.....	\$7,267 44

Profit and Loss Account—Continued

Other revenue:			
Interest earned.....	\$32,804	78	
Dividends earned.....	3,800	00	
Endorsement Fees.....	11	00	
			\$36,615 78
Other expenditure:			
Operation of building.....	\$1,255	15	
Reserve for depreciation on building.....	250	00	
			1,505 15
Net profit for the year.....			\$27,843 19

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year....	\$639,318	19
Net profit brought down.....	27,843	19
		\$667,161 38
Decrease in unadmitted assets.....	151	17
		\$667,312 55
Dividends declared.....	12,500	00
Surplus of assets over liabilities (excluding capital stock) at end of year.....	\$654,812	55

Summary of Risks—Fire*(All in the Province)*

	At Risk	Premiums
Gross in force, December 31, 1932.....	\$27,967,052 00	\$179,358 52
Taken in 1933, including renewed.....	13,771,922 00	87,746 47
Total.....	\$41,738,974 00	\$267,104 99
Ceased in 1933.....	15,019,570 00	98,076 66
Gross in force, December 31, 1933.....	\$26,719,404 00	\$169,028 33
Reinsurance in force, December 31, 1933.....	559,096 00	2,021 48
Net in force, December 31, 1933.....	\$26,160,308 00	\$167,006 85

Schedule "D"**Bonds and Debentures Owned by the Company (*not in default*)**

	Par Value	Book Value
Province of Ontario, 6%, 1935.....	10,000 00	\$9,325 00
Province of Ontario, 6%, 1941.....	15,000 00	14,700 00
Hydro-Electric Power Commission, 4%, 1957.....	7,000 00	5,608 40
City of Toronto, 5½%, 1948.....	5,000 00	5,000 00
City of Port Arthur, 5%, 1937.....	5,000 00	5,437 20
City of Regina (£800:0:0), 4½%, 1952.....	3,893 33	3,157 10
Town of Kenora, 5%, 1940.....	5,000 00	5,000 00
Gananoque, 4%, 1935.....	2,000 00	2,000 00
Town of Kenora, 5½%, 1937.....	1,000 00	1,000 00
Canada Permanent Mortgage Corporation, 5%, 1935.....	20,000 00	20,000 00
Dominion of Canada—Conversion Loan, 5½ & 4½%, 1958.....	65,000 00	65,267 00
Dominion of Canada—Conversion Loan, 5½ & 4½%, 1959.....	122,000 00	118,220 00
Province of Saskatchewan, 5%, 1939.....	21,000 00	20,103 30
Province of Ontario, 6%, 1943.....	25,000 00	24,575 00
Province of British Columbia, 5%, 1949.....	25,000 00	25,187 50
Government of Newfoundland, 5½%, 1939.....	25,000 00	25,610 00
Hydro-Electric Power Commission, 4%, 1957.....	18,000 00	14,421 60
Hydro-Electric Power Commission, 4½%, 1960.....	129,000 00	99,962 10
Canadian National Railways, 5%, 1954.....	25,000 00	24,375 00
City of Toronto, 5½%, 1938.....	5,000 00	5,120 50
City of Edmonton, 5½%, 1946.....	30,000 00	30,271 50
City of Kingston, 5%, 1943.....	15,000 00	14,929 50
Town of Elmira, 6%, 1939-40.....	2,236 65	2,227 19
Town of Elmira, 6%, 1941.....	1,219 95	1,219 95
Town of Fort Erie, 5½%, 1936-42.....	27,158 92	27,745 29
Gatineau Power Company, 5%, 1936.....	15,000 00	14,554 50
	\$624,508 85	\$585,017 63

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Authorized Market Value
Ford City, 5%, 1961-65.....	\$24,223 90	\$23,625 59	\$16,230 01

Schedule "E"**Stocks Owned by the Company**

	Par Value	Book Value	Authorized Market Value
Consumers' Gas Company of Toronto—380 shares.....	\$38,000 00	\$55,883 26	\$67,260 00

QUEEN INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Labelle, Montreal, Que.

Chief or General Agent in Ontario.—P. J. Quinn, 27 Wellington St. East, Toronto.

Date of Incorporation.—September 11, 1891. *Date commenced business in Canada.*—November 1, 1891.

Capital stock paid in cash.....	\$5,000,000
Assets in Canada.....	1,036,182
Liabilities in Canada.....	501,354

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$197,325
Premiums—Canada (net).....	608,322
Claims—Ontario (net).....	101,115
Claims—Canada (net).....	306,996

RAILWAY PASSENGERS ASSURANCE COMPANY*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal, Que.

Chief or General Agent in Ontario.—J. J. O'Brien, 26 Wellington St. East, Toronto.

Date of Organization.—March, 1849. *Date commenced business in Canada.*—November 2, 1903.

Capital stock paid in cash.....	£200,000
Assets in Canada.....	\$517,649
Liabilities in Canada.....	177,166

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$70,247
Premiums—Canada (net).....	184,754
Claims—Ontario (net).....	28,968
Claims—Canada (net).....	90,524

RELIANCE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, E. Milligan, Hartford, Conn.; Vice-Presidents, E. R. Decary, Montreal, Que.; E. V. Chaplin, Hartford, Conn.; Secretaries, A. H. Vallance, S. M. Elliott, Montreal, Que.

Directors.—Major Walter Molson, W. A. Ralston, Lieut.-Col. Robt. Starke, Montreal, Que.; T. C. Temple, Hartford, Conn.; Geo. C. Long, Jr., Hartford, Conn.; E. Milligan, Hartford, Conn.; E. V. Chaplin, Hartford, Conn.; J. W. Tatley, Montreal, Que.; E. R. Decary, Montreal, Que.

Chief or General Agent in Ontario.—J. Drummond, 43 Adelaide St. East, Toronto.

Date of Incorporation.—July 1, 1920. *Date commenced business in Canada.*—November 24, 1920.

Capital stock paid in cash.....	\$200,000
Total assets.....	694,831
Total liabilities.....	72,766
Surplus protection of policyholders	694,831

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$16,200
Premiums—Total business (net)...	65,768
Claims—Ontario (net).....	8,379
Claims—Total business (net)....	23,323

RHODE ISLAND INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. R. Lachance, 464 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—Stuart Saver, 162 Ranleigh Ave., Toronto, Ont.

Date of Incorporation.—1907. *Date commenced business in Canada.*—1928.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	156,065
Liabilities in Canada.....	37,127

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$8,193
Premiums—Canada (net).....	54,265
Claims—Ontario (net).....	1,222
Claims—Canada (net).....	17,915

*See note on page 1.

ROYAL EXCHANGE ASSURANCE*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.*Chief or General Agent in Ontario.*—H. B. Rowe, 100 Adelaide St. West, Toronto.*Date of Incorporation.*—June 22, 1720. *Date commenced business in Canada.*—November 4, 1910.

Capital stock paid in cash.....	£946,977
Assets in Canada.....	\$1,461,174
Liabilities in Canada.....	610,579

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$241,985
Premiums—Canada (net).....	707,895
Claims—Ontario (net).....	102,815
Claims—Canada (net).....	334,331

ROYAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Labelle, Montreal.*Chief or General Agent in Ontario.*—P. J. Quinn, 29 Wellington St. East, Toronto.*Date of Incorporation.*—May 31, 1845. *Date commenced business in Canada.*—1851.

Capital stock paid in cash.....	\$13,626,496
<i>Life:</i>	
Assets in Canada.....	7,330,295
Ontario business in force (gross)...	6,033,008
Canadian business in force (gross)...	23,659,273

PREMIUMS WRITTEN—CLAIMS INCURRED

<i>Life:</i>	
Premiums—Ontario (net).....	\$193,121
Premiums—Canada (net).....	680,356
Death Claims—Ontario (net)....	64,107
Death Claims—Canada (net)....	214,636

<i>Other than Life:</i>	
Assets in Canada.....	4,591,850
Liabilities in Canada.....	1,903,622

<i>Other than Life:</i>	
Premiums—Ontario (net).....	\$879,542
Premiums—Canada (net).....	2,417,235
Claims—Ontario (net).....	415,118
Claims—Canada (net).....	1,140,268

THE ROYAL SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.*Chief or General Agent in Ontario.*—John M. McGregor, Concourse Bldg., Toronto.*Date of Incorporation.*—1907. *Date commenced business in Canada.*—January 10, 1920.

Capital stock paid in cash.....	£30,000
Assets in Canada.....	\$221,517
Liabilities in Canada.....	104,428

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$48,895
Premiums—Canada (net).....	115,798
Claims—Ontario (net).....	34,157
Claims—Canada (net).....	84,454

ST. PAUL FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg, Man.*Chief or General Agent in Ontario.*—G. A. Sherritt, Excelsior Life Bldg., Toronto.*Date of Incorporation.*—May, 1865. *Date commenced business in Canada.*—September 14, 1907.

Capital stock paid in cash.....	\$4,000,000
Assets in Canada.....	673,523
Liabilities in Canada.....	229,887

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$153,432
Premiums—Canada (net).....	353,681
Claims—Ontario (net).....	81,340
Claims—Canada (net).....	181,830

*See note on page 1.

SAINT PAUL MERCURY INDEMNITY COMPANY OF SAINT PAUL*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg, Man.

Chief or General Agent in Ontario.—Geo. A. Sherritt, Excelsior Life Bldg., Toronto.

Date of Incorporation.—March 22, 1926. *Date commenced business in Canada.*—April 19, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$900,000	Premiums—Ontario (net).....	\$4,107
Assets in Canada.....	58,878	Premiums—Canada (net).....	15,829
Liabilities in Canada.....	16,229	Claims—Ontario (net).....	5,736
		Claims—Canada (net).....	14,682

LA SAUVEGARDE LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, N. Ducharme, Montreal, Que.; Vice-President, Louis Lymburner, Montreal; General Manager, N. Ducharme, Montreal; Secretary, Jean Pasquin.

Directors.—R. B. Bachaud, Waterloo, Que.; A. Milette, Terrebonne, Que.; Adjutor Cote, N.P.; A. Vallie, K.C., Chas. A. Roy, Paul Drouin, K.C., Quebec, Que.

Chief or General Agent in Ontario.—.....

Date of Incorporation.—May, 1911. *Date commenced business in Canada.*—November, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$232,440	Premiums—Ontario (net).....	\$73,755
Total assets.....	4,810,450	Premiums—Total business (net)..	732,316
Ontario business in force (gross)...	2,089,507	Death Claims—Ontario (net)...	11,500
Total business in force (gross)...	26,931,136	Death Claims—Total business (net)	121,187

SCOTTISH CANADIAN ASSURANCE CORPORATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. J. Forbes Michie, Toronto; Vice-President, R. S. Waldie, Toronto; Managing Director, T. H. Hall, Toronto.

Directors.—J. A. Macintosh, Toronto; F. Norrie-Miller, F. Richardson, Philadelphia, Pa.; W. A. Barrington, Toronto; S. Norrie-Miller, Perth, Scotland; R. S. Waldie, Toronto; J. A. Northway, Toronto; Col. J. F. Michie, Toronto; Thos. H. Hall, Toronto.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—December 22, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$225,000	Premiums—Ontario (net).....	\$30,420
Total assets.....	390,223	Premiums—Total business (net)..	78,081
Total liabilities.....	113,285	Claims—Ontario (net).....	12,209
Surplus protection of policyholders	276,937	Claims—Total business (net)....	28,186

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. H. R. Emmerson and A. H. P. Priddey, Montreal.

Chief or General Agent in Ontario.—W. J. Morris, Metropolitan Bldg., Toronto.

Date of Incorporation.—1876. *Date commenced business in Canada.*—December 17, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£80,000	Premiums—Ontario (net).....	\$93,574
Assets in Canada.....	\$441,336	Premiums—Canada (net).....	170,112
Liabilities in Canada.....	167,970	Claims—Ontario (net).....	44,071
		Claims—Canada (net).....	76,220

*See note on page 1.

THE SCOTTISH UNION & NATIONAL INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Esinhart, Montreal.*Chief or General Agent in Ontario.*—Wm. A. Medland, Mail Bldg., Toronto.*Date Organized.*—1824. *Date Incorporated.*—June 26, 1833. *Date commenced business in Canada.*—February, 1882.

Capital stock paid in cash.....	\$1,460,000
Assets in Canada.....	1,279,766
Liabilities in Canada.....	357,442

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$111,773
Premiums—Canada (net).....	401,268
Claims—Ontario (net).....	61,009
Claims—Canada (net).....	207,577

THE SEA INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. G. Drysdale, Toronto.*Chief or General Agent in Ontario.*—W. G. Drysdale, 36 Toronto St., Toronto.*Date of Incorporation.*—1875. *Date commenced business in Canada.*—December 11, 1924.

Capital stock paid in cash.....	£500,000
Assets in Canada.....	\$247,444
Liabilities in Canada.....	80,102

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$45,126
Premiums—Canada (net).....	106,436
Claims—Ontario (net).....	36,727
Claims—Canada (net).....	67,394

SECURITY INSURANCE COMPANY OF NEW HAVEN*

HEAD OFFICE, NEW HAVEN, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Toronto.*Chief or General Agent in Ontario.*—Wm. Thompson, Metropolitan Bldg., Toronto.*Date of Incorporation.*—May, 1841. *Date commenced business in Canada.*—November 29, 1921.

Capital stock paid in cash.....	\$2,000,000
Assets in Canada.....	209,067
Liabilities in Canada.....	73,214

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$47,187
Premiums—Canada (net).....	101,079
Claims—Canada (net).....	30,797
Claims—Canada (net).....	59,860

SENTINEL FIRE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, 460 St. John St., Montreal.*Chief or General Agent in Ontario.*—W. G. Haskings, 27 Wellington St. East, Toronto.*Date of Incorporation.*—1924. *Date commenced business in Canada.*—April 2, 1927.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	141,134
Liabilities in Canada.....	8,756

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$1,582
Premiums—Canada (net).....	7,644
Claims—Ontario (net).....	1,335
Claims—Canada (net).....	5,043

SOUTHERN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—T. Wesley Greer, Vancouver, B.C.*Chief or General Agent in Ontario.*—W. C. McLaughlin, 72 Queen St. W., Toronto, Ont.*Date of Incorporation.*—1908. *Date commenced business in Canada.*—May, 1928.

Capital stock paid in cash.....	£35,000
Assets in Canada.....	\$311,444
Liabilities in Canada.....	57,032

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$50,811
Premiums—Canada (net).....	94,106
Claims—Ontario (net).....	11,955
Claims—Canada (net).....	31,594

*See note on page 1.

SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. Sanford Evans, M.L.A., Winnipeg; Vice-Presidents, W. H. Carter, Winnipeg; J. L. Bathgate, Winnipeg; Secretary, E. Atkins; General Manager, M. D. Grant.

Directors.—W. Sanford Evans, M.L.A., Winnipeg; Wm. F. Hull, K.C., Winnipeg; John Martin, St. Boniface, Man.; J. L. Bathgate, Winnipeg; W. H. Carter, Winnipeg; E. E. Sharpe, Winnipeg; William Whyte, Winnipeg; John W. Horn, Winnipeg; M. D. Grant, Winnipeg.

Chief or General Agent in Ontario.—W. H. Burnett, Federal Bldg., Toronto.

Date of Incorporation.—May 15, 1902. *Date commenced business in Canada.*—March 1, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$209,995	Premiums—Ontario (net)..... \$140,837
Total assets.....	5,867,320	Premiums—Total business (net).... 777,474
Ontario business in force (gross)...	4,872,052	Death Claims—Ontario (net).... 14,432
Total business in force (gross)....	24,710,220	Death Claims—Total business (net) 87,954

SPRINGFIELD FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, 460 St. John St., Montreal.

Chief or General Agent in Ontario.—Joseph Murphy, Dominion Bank Bldg., Toronto.

Date of Incorporation.—April 24, 1849. *Date commenced business in Canada.*—November 5, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$5,000,000	Premiums—Ontario (net)..... \$67,124
Assets in Canada.....	626,192	Premiums—Total business (net).... 295,763
Liabilities in Canada.....	236,095	Claims—Ontario (net)..... 52,189
		Claims—Canada (net)..... 190,541

STANDARD MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. B. Pakenham, Toronto.

Chief or General Agent in Ontario.—A. B. Pakenham, 64 King St. East, Toronto.

Date of Incorporation.—1871. *Date commenced business in Canada.*—April 2, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	Nil	Premiums—Ontario (net)..... \$6,647
Assets in Canada.....	\$14,736	Premiums—Canada (net)..... 27,735
Liabilities in Canada.....	12,179	Claims—Ontario (net)..... Cr. 241
		Claims—Canada (net)..... 10,514

THE STATE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. West, Toronto.

Date of Incorporation.—April 10, 1891. *Date commenced business in Canada.*—April 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	£100,000	Premiums—Ontario (net)..... \$15,305
Assets in Canada.....	\$273,114	Premiums—Canada (net)..... 94,834
Liabilities in Canada.....	73,753	Claims—Ontario (net)..... 5,630
		Claims—Canada (net)..... 51,082

SUN INSURANCE OFFICE LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.

Chief or General Agent in Ontario.—R. L. Stailing, 15 Wellington St. East, Toronto.

Date of Incorporation.—April 7, 1810. *Date commenced business in Canada.*—June 30, 1892.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$2,236,000	Premiums—Ontario (net)..... \$279,894
Assets in Canada.....	1,439,260	Premiums—Canada (net)..... 714,369
Liabilities in Canada.....	638,024	Claims—Ontario (net)..... 145,498
		Claims—Canada (net)..... 411,366

*See note on page 1.

SUN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and Managing Director, Arthur B. Wood, Montreal, Que.; Vice-President and Treasurer, E. A. MacNutt, Montreal, Que.; Secretary, H. Warren K. Hale.

Directors.—T. B. Macaulay, Montreal; A. B. Wood, Montreal; Robert Adair, Montreal; Wm. M. Birks, Montreal; Hon. R. Dandurand, Montreal; Sir H. S. Holt, Montreal; Carl Riordan, Westmount; John W. Ross, Westmount; Hon. L. C. Webster, Westmount; J. R. Dougall, Montreal; J. W. McConnell, Montreal; C. B. McNaught, Ross H. McMaster, Hon. L. H. Taschereau, E. W. Beatty, Arthur B. Purvis, E. A. MacNutt.

Chief or General Agent in Ontario.—John A. Tory, Sun Life Bldg., Toronto.

Date of Incorporation.—1865. *Date commenced business in Canada.*—May, 1871.

Capital stock paid in cash..... \$2,000,000
Total assets..... 624,146,035
Ontario business in force (gross)... 304,247,973
Total business in force (gross)... 2,767,988,455

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$9,577,377
Premiums—Total business (net)... 116,551,424
Death Claims—Ontario (net).... 2,101,940
Death Claims—Total business (net) 24,134,362

SUSSEX FIRE INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.

Chief or General Agent in Ontario.—H. Begg, 24-26 Toronto St., Toronto.

Date of Incorporation.—April 28, 1928. *Date commenced business in Canada.*—March, 1929.

Capital stock paid in cash..... \$1,000,000
Assets in Canada..... 121,027
Liabilities in Canada..... 41,291

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$8,966
Premiums—Canada (net)..... 48,182
Claims—Ontario (net)..... 3,638
Claims—Canada (net)..... 25,940

TOKIO MARINE & FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, TOKIO, JAPAN

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Miller, 460 St. Francois Xavier St., Montreal, Que.

Chief or General Agent in Ontario.—E. W. Shaufler, 18 Wellington St. E., Toronto.

Date of Incorporation.—1879. *Date commenced business in Canada.*—March 12, 1920.

Capital stock paid in cash..... \$15,000,000
Assets in Canada..... 246,679
Liabilities in Canada..... 78,305

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$42,002
Premiums—Canada (net)..... 114,152
Claims—Ontario (net)..... 22,462
Claims—Canada (net)..... 60,957

TORONTO GENERAL INSURANCE COMPANY

HEAD OFFICE, 85 RICHMOND ST. W., TORONTO, ONT.

Incorporated.—July 21, 1921. *Commenced business in the Province.*—October, 1921.

Officers (as at date of filing statement).—President, G. Larratt Smith; Vice-Presidents, W. P. Fess and Rt. Hon. Arthur Meighen; Secretary, T. G. Breck; General Manager, Paul H. Horst; Treasurer, C. W. Sykes.

Directors (as at date of filing statement).—Lt.-Col. C. H. Ackerman, J. T. Braund, Thos. G. Breck, Charles W. Buchanan, C. V. Cummings (deceased), R. T. Evans, W. P. Fess, P. H. Horst, Ray Lawson, M. A. MacKenzie, M.A., F.I.A., Rt. Hon. Arthur Meighen, P.C., K.C., G. Larratt Smith, K.C., J. Fyfe Smith.

Auditors.—Clarkson, Gordon, Dilworth, Guilfoyle & Nash, Toronto.

Statement for Year Ending 31st December, 1933

Capital Stock	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$600,000.00.		
Number of shares, 200,000. Par value \$3.00.		
Capital stock at beginning of year.....	\$284,391 00	\$284,391 00
Capital stock at end of year.....	\$284,391 00	\$284,391 00

*See note on page 1.

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$883,136 10
Total amount paid to 31st December, 1933.....	\$883,136 10

Assets

Mortgage loans on real estate, first mortgages.....	\$45,350 00
Amortized book value of bonds, debentures and debenture stocks owned:	
Not in default.....	\$852,769 01
In default.....	57,252 54
	\$910,021 55
Less deficiency of market under book value of bonds in default.....	16,257 46
	893,764 09
Book value of stocks owned.....	\$15,721 10
Less deficiency of market under book value.....	167 10
	15,554 00
Cash on hand and in banks:	
On hand at Head Office.....	\$3,726 98
In chartered banks of Canada in Canada.....	78,146 22
In all other banks and depositories.....	21 60
	81,894 80
Interest—Due, \$218.25; Accrued, \$12,472.95.....	12,691 20
Agents' balances and premiums uncollected:	
Written on or after 1st October, 1933.....	70,432 97
Amount due from reinsurance on losses already paid.....	26 21
Amounts due from other insurance companies.....	13,713 61
Total admitted assets.....	\$1,133,426 88

Liabilities

	In the Province	Elsewhere	Total Liabilities
Total provision for unpaid claims.....	\$47,410 17	\$142,602 56	\$190,012 73
Total net reserve, \$312,276.90; carried out at 80 % thereof.....	124,462 90	125,358 62	249,821 52
Expenses due and accrued.....			7,675 43
Taxes due and accrued.....			12,294 23
Reinsurance premiums.....			11,726 50
Return premiums.....			8,186 05
Other contingency reserves.....			15,000 00
Advance premiums and profits payable under workmen's compensation.....			9,469 25
Balances due to shareholders.....			172 50
Total liabilities excluding capital stock.....			\$504,358 21
Capital stock paid in cash.....		\$284,391 00	
Surplus or deficit in Profit and Loss Account.....		344,677 67	
Excess of assets over liabilities (surplus for protection of policyholders).....			629,068 67
Total Liabilities.....			\$1,133,426 88

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written.....	\$245,268 44	\$302,880 49	\$548,148 93
Reserve of unearned premiums (80 per cent.):			
At beginning of year.....	136,985 91	123,886 69	260,872 60
At end of year.....	124,462 90	125,358 62	249,821 52
Decrease.....	\$12,523 01	— \$1,471 93	\$11,051 08
Net premiums earned.....	\$257,791 45	\$301,408 56	\$559,200 01
Net losses and claims incurred.....	\$88,790 46	\$140,834 77	\$229,625 23
Net adjustment expenses.....	15,766 57	17,363 39	33,129 96
Commissions.....			133,561 44
Taxes.....			17,060 74
Salaries, fees and travelling expenses.....			95,708 81
All other expenses.....			43,194 36
Total claims and expenses.....			\$552,280 54
Underwriting profit.....			\$6,919 47
Other revenue:			
Interest earned.....		\$48,760 62	
Dividends earned.....		312 50	
Premium on U.S. funds.....		1,130 99	
			\$50,204 11
Other expenditure:			
Bad debts written off.....		\$1,310 52	
Loss on sale of securities and real estate.....		2,466 34	
Decrease in market value of investments.....		9,283 83	
Transferred to Contingency Reserve.....		5,000 00	
			\$18,060 69
Net profit for the year.....			\$39,062 89

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$593,224 81
Net profit brought down.....	39,062 89
	<u>\$632,287 70</u>
Increase in unadmitted assets.....	3,219 03
Surplus of assets over liabilities (excluding capital stock) at end of year.....	<u>\$629,068 67</u>

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1932.....	\$26,046,444 00	\$15,906,407 00	\$41,952,851 00
Taken in 1933, including renewed.....	14,794,208 00	12,305,049 00	27,099,257 00
Total.....	<u>\$40,840,652 00</u>	<u>\$28,211,456 00</u>	<u>\$69,052,108 00</u>
Ceased in 1933.....	16,224,322 00	12,569,360 00	28,793,682 00
Gross in force, December 31, 1933.....	\$24,616,330 00	\$15,642,096 00	\$40,258,426 00
Reinsurance in force, December 31, 1933....	6,239,625 00	4,789,979 00	11,029,604 00
Net in force, December 31, 1933.....	<u>\$18,376,705 00</u>	<u>\$10,852,117 00</u>	<u>\$29,228,822 00</u>

Exhibit of Premiums

Class of Insurance	Gross in Force Dec. 31, 1932	Taken in in 1933 including renewed	Ceased in 1933	Gross in Force, Dec. 31, 1933	Reinsur- ance in Force, Dec. 31, 1933	Net in Force, Dec. 31, 1933
Fire:	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	210,022 70	124,841 67	133,851 16	201,013 21	50,649 09	150,364 12
Elsewhere.....	172,129 47	131,766 14	134,105 41	169,790 20	44,537 95	125,252 25
Total.....	382,152 17	256,607 81	267,956 57	370,803 41	95,187 04	275,616 37
Automobile:						
Ontario.....	176,965 24	204,825 77	236,071 34	145,719 67	6,198 67	139,521 00
Elsewhere.....	134,797 94	197,372 63	209,440 87	122,729 70	10,381 03	112,348 67
Total.....	311,763 18	402,198 40	445,512 21	268,449 37	16,579 70	251,869 67
Accident and Sickness:						
Ontario.....	3,625 52	3,141 15	3,938 73	2,827 94	2,350 55	477 39
Elsewhere.....	668 24	655 21	725 24	598 21	493 21	105 00
Total.....	4,293 76	3,796 36	4,663 97	3,426 15	2,843 76	582 39
Guarantee:						
Ontario.....	11,679 20	13,738 36	13,523 28	11,894 28	1,438 86	10,455 42
Elsewhere.....	22,741 29	58,839 88	43,527 15	38,054 02	2,773 25	35,280 77
Total.....	34,420 49	72,578 24	57,050 43	49,948 30	4,212 11	45,736 19
Plate Glass:						
Ontario.....	3,836 17	4,012 68	3,652 90	4,195 95	442 65	3,753 30
Elsewhere.....	2,772 32	2,472 09	2,164 73	3,079 68	62 05	3,017 63
Total.....	6,608 49	6,484 77	5,817 63	7,275 63	504 70	6,770 93
Burglary:						
Ontario.....	3,464 77	3,077 47	3,106 49	3,435 75	493 24	2,942 51
Elsewhere.....	12,343 01	14,435 41	12,319 03	14,459 39	682 54	13,776 85
Total.....	15,807 78	17,512 88	15,425 52	17,895 14	1,175 78	16,719 36
Liability:						
Ontario.....	4,149 18	36,615 61	34,937 38	5,827 41	346 02	5,481 39
Elsewhere.....	24,503 77	81,562 21	87,000 57	19,065 41	1,916 66	17,148 75
Total.....	28,652 95	118,177 82	121,937 95	24,892 82	2,262 68	22,630 14
Blanket Residence:						
Ontario.....	5,664 85	2,586 76	3,949 13	4,302 48	582 67	3,719 81
Elsewhere.....	10,994 23	2,978 57	4,675 16	9,297 64	2,814 28	6,483 36
Total.....	16,659 08	5,565 33	8,624 29	13,600 12	3,396 95	10,203 17
Tornado:						
Ontario.....	8,369 09	3,355 81	3,991 18	7,733 72	147 34	7,586 38
Elsewhere.....	220 05	923 15	407 78	735 42	157 81	577 61
Total.....	8,589 14	4,278 96	4,398 96	8,469 14	305 15	8,163 99
Inland Transportation:						
Ontario.....	5,409 60	6,160 91	7,163 81	4,406 70	949 88	3,456 82
Elsewhere.....	759 55	905 65	821 48	843 72	.....	843 72
Total.....	6,169 15	7,066 56	7,985 29	5,250 42	949 88	4,300 54

Exhibit of Premiums—Continued

Class of Insurance	Gross in Force Dec. 31, 1932	Taken in in 1933 including renewed	Ceased in 1933	Gross in Force, Dec. 31, 1933	Reinsur- ance in Force, Dec. 31, 1933	Net in Force, Dec. 31, 1933
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Forgery:						
Ontario.....		420 73	291 06	129 67		129 67
Elsewhere.....		264 28	74 06	190 22		190 22
Total.....		685 01	365 12	319 89		319 89
Workmen's Compensation:						
Ontario.....		601 58	601 58			
Elsewhere.....						
Total.....		601 58	601 58			
All Business:						
Ontario.....	433,186 32	402,776 92	444,476 46	391,486 78	63,598 97	327,887 81
Elsewhere.....	381,929 87	492,776 80	495,863 06	378,843 61	63,818 78	315,024 83
Total.....	815,116 19	895,553 72	940,339 52	770,330 39	127,417 75	642,912 64

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

Par Value

Book Value

A 1		
Dominion of Canada, Conversion Loan Bond, 4 1/2 %, 1959.....	\$15,000 00	\$15,263 83
Dominion of Canada, Conversion Loan Bonds, 4 1/2 %, 1958.....	25,000 00	25,183 82
Dominion of Canada, Conversion Loan Bonds, 4 1/2 %, 1959.....	25,000 00	24,908 02
Dominion of Canada, Refunding Loan Bonds, 4 %, 1945.....	10,000 00	9,650 00
A 2		
Province of Alberta, 16-year Gold Bonds, 5 %, 1940.....	7,000 00	6,935 18
Province of Alberta Debentures, 6 %, 1947.....	20,000 00	20,349 14
Province of British Columbia, Bonds and 30-year Gold Coupon Debentures, 4 1/2 %, 1957.....	10,000 00	9,880 38
Province of British Columbia, 25-year Gold Debentures, 4 1/2 %, 1955	5,000 00	4,785 99
Province of Manitoba, Bearer Bonds, 4 %, 1947.....	40,000 00	37,067 10
Province of New Brunswick Bonds, 5 %, 1943.....	5,000 00	4,948 60
Province of New Brunswick, Transferrable Debentures, 4 1/2 %, 1961.....	10,000 00	10,000 00
Province of New Brunswick Bonds, 4 3/4 %, 1936.....	35,000 00	35,000 00
Province of Ontario Bonds, 4 1/2 %, 1950.....	10,000 00	9,902 94
Province of Ontario Debentures, Non-callable Gold Bonds, 4 %, 1968	10,000 00	9,508 32
Province of Ontario Bonds, 4 %, 1964.....	25,000 00	23,384 21
Province of Ontario Bonds, 5 1/2 %, 1946.....	10,000 00	10,731 85
Province of Ontario Bonds, 4 1/2 %, 1950.....	10,000 00	16,835 00
Province of Saskatchewan, Bearer Bonds, 5 %, 1939.....	17,000 00	16,835 00
Province of Saskatchewan, Definitives, 4 1/2 %, 1955.....	10,000 00	10,000 00
B 1		
Canadian National Railways, Gold Bonds, Dominion of Canada Guarantee, 4 1/2 %, 1957.....	15,000 00	15,000 00
Canadian Northern Railway Co., Dominion of Canada Guarantee, 6 1/2 %, 1946.....	10,000 00	11,150 00
B 2		
Grand Trunk Pacific Branch Lines, 1st Mortgage Sterling Bonds, Guaranteed by Province of Saskatchewan, 4 %, 1939.....	2,430 00	2,369 31
Grand Trunk Pacific, 1st Mortgage Sterling Bonds, Guaranteed by Province of Alberta, 4 %, 1942.....	2,430 00	2,339 73
Hydro-Electric Power Commission, Guaranteed by Province of Ontario, 4 1/2 %, 1960.....	25,000 00	23,915 90
Hydro-Electric Power Commission, Gold Bonds, Guaranteed by Province of Ontario, 5 %, 1943.....	10,000 00	10,261 90
Hydro-Electric Power Commission Bonds, Guaranteed by Province of Ontario, 4 3/4 %, 1970.....	10,000 00	10,050 00
Hydro-Electric Power Commission, Gold Debentures, Guaranteed by Province of Ontario, 4 %, 1957.....	15,000 00	14,025 00
Roman Catholic School, Town of Cobalt, Province of Ontario Guarantee, 5 %, 1934-1945.....	9,676 33	9,676 33
C 1		
City of Montreal Bonds, 4 1/2 %, 1947.....	10,000 00	9,611 39
City of Montreal Bonds, 4 1/2 %, 1943.....	15,000 00	14,569 68
City of Quebec Bonds, 5 %, 1938.....	10,000 00	10,000 00
City of Toronto Bonds, 4 1/2 %, 1953.....	1,000 00	898 68
City of Vancouver Debenture Bonds, 5 %, 1944.....	25,000 00	24,865 01
City of Valleyfield Debentures, 5 %, 1937, 1938 and 1939.....	7,000 00	6,984 60
District of North Vancouver Debentures, 5 %, 1961.....	10,000 00	10,149 65
District of Richmond Debentures, 5 %, 1955.....	15,000 00	15,389 25
Municipality of City and County of St. John, N.B., Bonds, 4 1/2 %, 1971.....	25,000 00	24,833 44
Village of Forest Hill Debentures, 5 %, 1941-1942.....	10,000 00	10,224 85
C 2		
Montreal Roman Catholic School Commission Bonds, 4 1/2 %, 1971.....	5,000 00	4,668 75
D		
Gatineau Power Company, 1st Mortgage Gold Bonds, 5 %, 1956.....	35,000 00	32,684 90
MacLaren Quebec Power Co., 30-year 1st Mortgage Sinking Fund Bonds, 5 1/2 %, 1961.....	10,000 00	9,462 16
MacLaren Quebec Power Company, 30-year 1st Mortgage Sinking Fund Gold Bonds, 5 1/2 %, 1961.....	2,500 00	2,343 05

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
National Transcontinental Railway Branch Lines, 1st Mortgage, 30-year Sinking Fund Gold Bonds, 4½%, 1955.....	\$8,000 00	\$7,718 97
National Transcontinental Branch Lines, 1st Mortgage, 30-year Sinking Fund Gold Bonds, 4½%, 1955.....	25,000 00	24,205 80
National Transcontinental Branch Lines, 1st Mortgage Sinking Fund Gold Bonds, 4½%, 1955.....	6,000 00	5,839 40
Shawinigan Water & Power Company, 5-year Secured Notes and Definitive Bonds, 6%, 1937.....	20,000 00	19,725 53
Beauharnois Light, Heat & Power Co., 1st Mortgage Bonds with 200 shares Beauharnois Power Corporation stock attached (not valued), 5½%, 1973.....	11,250 00	10,687 50
Beauharnois Light, Heat & Power Corporation, 1st Mortgage Sinking Fund, Series "A," 5½%, 1973.....	15,000 00	13,687 50
Canada Cement Company, 1st Mortgage Sinking Fund Gold Bonds, Series "A," 5½%, 1947.....	5,000 00	4,179 31
Canada Permanent Mortgage Corporation Debentures, 5%, 1934..	15,000 00	15,000 00
Canada Permanent Mortgage Corporation, 4¼%, 1934.....	10,000 00	10,000 00
Canada Realty Corporation, 1st Mortgage Serial Gold Bonds, 6%, 1934-1949.....	31,000 00	32,094 30
Canadian Bakeries Ltd., 1st Mortgage 20-year Sinking Fund Gold Bonds, 6½%, 1945.....	5,000 00	5,129 24
City Dairy Ltd., Winnipeg, 1st Mortgage Sinking Fund Gold Bonds, Series "A," 6%, 1948.....	25,000 00	24,411 16
Cosmos Imperial Mills, 20-year 1st Mortgage Sinking Fund Gold Bonds, 6½%, 1944.....	5,000 00	5,143 00
T. Eaton Realty Co., Ltd., 1st Mortgage Sinking Fund Bonds, 5%, 1949.....	25,000 00	24,162 18
Famous Players Canadian Corporation, 1st Mortgage 20-year Sinking Fund Gold Bond, Series "A," 6%, 1948.....	11,000 00	9,711 38
General Steel Wares Ltd., 1st Mortgage Sinking Fund Bonds, Series "A," 6%, 1952.....	25,000 00	24,793 44
Hamilton Cotton Company, Ltd., 1st Mortgage Sinking Fund Gold Bonds, Series "A," 5½%, 1948.....	10,000 00	9,809 22
Huron & Erie Mortgage Corporation, Debenture, 5%, 1935.....	1,000 00	1,000 00
Huron & Erie Mortgage Corporation, 5%, 1935.....	500 00	500 00
McColl Frontenac Oil Co., Ltd., 20-year 1st Mortgage Collateral Trust Convertible Bond, Series "A," 6%, 1949.....	5,000 00	4,840 00
McColl Frontenac Oil Co., Collateral Trust Bonds, Series "A," 6%, 1949.....	25,000 00	24,451 10
National Trust Co., Ltd., Guaranteed Trust Certificate, 5½%, 1937	5,000 00	5,000 00
Toronto General Trusts Corporation, Guaranteed Investment, 5¼%, 1934.....	1,000 00	1,000 00
	<u>\$868,786 33</u>	<u>\$852,769 01</u>

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value
City of Jonquiere, Quebec, Debentures, 6%, 1937.....	\$5,000 00	\$4,777 78
Town of Sturgeon Falls, Bearer Bonds, 7%, 1935.....	1,000 00	1,017 30
Beauharnois Power Corporation, Ltd., Bonds, 5%, 1973.....	30,000 00	21,945 00
London Realty Co., Ltd., 1st Mortgage Sinking Fund Gold Bonds, 20-year, 6½%, 1950.....	25,000 00	24,696 83
Restigouche Co., Ltd., Sinking Fund Mortgage Bonds, 6%, 1948..	5,000 00	4,815 63
	<u>\$66,000 00</u>	<u>\$57,252 54</u>

Schedule "C"

Stocks Owned by the Company

	Par Value	Book Value	Market value
Bell Telephone Co., Ltd, 130 shares.....	\$13,000 00	\$15,721 10	\$15,004 00
Beauharnois Power Corporation, Ltd., 137½ shares.....			550 00
	<u>\$13,000 00</u>	<u>\$15,721 10</u>	<u>\$15,554 00</u>

TRANS-CANADA INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Hon. P. R. DuTremblay; Vice-President, V. Marchand; General Manager, J. H. Pigeon.

Directors.—Hon. L. A. David, Rt. Hon. Geo. P. Graham, Chas. B. Howard, Victor Marchand, M.L.A.; S. J. B. Rolland, Brig.-Gen. J. Duff Stuart, H. Geoffrion, C. H. McFadyen, M. K. Pike, Hon. P. R. DuTremblay, Z. Fontaine, Hon. D. O. L'Esperance, J. H. Pigeon, Sen. J. H. Rainville, M. Raymond.

Chief or General Agent in Ontario.—W. H. Hedges, Metropolitan Bldg., Toronto.

Date of Incorporation.—October 12, 1927. *Date commenced business in Canada.*—April, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$199,860	Premiums—Ontario (net).....	\$105,800
Total assets.....	491,342	Premiums—Total business (net)...	421,041
Total liabilities.....	325,851	Claims—Ontario (net).....	84,495
Surplus protection of policyholders	165,491	Claims—Total business (net)....	253,462

*See note on page 1.

TRAVELERS FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. B. Foster, K.C., Montreal.

Chief or General Agent in Ontario.—H. L. Huckvale, 68 Yonge St., Toronto.

Date of Incorporation.—May 23, 1923. *Date commenced business in Canada.*—December 19, 1929.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	257,037	Premiums—Ontario (net).....	\$67,596
Liabilities in Canada.....	129,164	Premiums—Canada (net).....	213,521
		Claims—Ontario (net).....	25,832
		Claims—Canada (net).....	65,650

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. B. Foster, K.C., Montreal.

Chief or General Agent in Ontario.—Robert Fullerton, 68 Yonge St., Toronto.

Date of Incorporation.—March 25, 1903. *Date commenced business in Canada.*—June 1, 1912.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	877,789	Premiums—Ontario (net).....	\$222,451
Liabilities in Canada.....	428,465	Premiums—Canada (net).....	424,288
		Claims—Ontario (net).....	98,864
		Claims—Canada (net).....	167,685

TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Geo. B. Foster, K.C., Montreal.

Chief or General Agent in Ontario.—C. N. Macdonald, 68 Yonge St., Toronto.

Date of Incorporation.—June 17, 1863. *Date commenced business in Canada.*—July 1, 1865.

Capital stock paid in cash.....	\$20,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	22,883,473	Premiums—Ontario (net).....	\$919,315
Ontario business in force (gross)...	39,911,316	Premiums—Canada (net).....	2,933,083
Canadian business in force (gross)...	119,840,180	Death Claims—Ontario (net)....	289,742
		Death Claims—Canada (net)....	930,783
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	1,410,497	Premiums—Ontario (net).....	170,064
Liabilities in Canada.....	524,356	Premiums—Canada (net).....	624,436
		Claims—Ontario (net).....	68,411
		Claims—Canada (net).....	260,003

UNION ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.

Chief or General Agent in Ontario.—Martin N. Merry, Lumsden Bldg., Toronto.

Date of Incorporation.—1714. *Date commenced business in Canada.*—1890.

Capital stock paid in cash.....	\$243,333	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	762,799	Premiums—Ontario (net).....	\$120,074
Liabilities in Canada.....	323,286	Premiums—Canada (net).....	357,266
		Claims—Ontario (net).....	70,463
		Claims—Canada (net).....	207,272

*See note on page 1.

†UNION FIRE ACCIDENT & GENERAL INSURANCE COMPANY OF PARIS, FRANCE*

(L'Union Compagnie d'Assurances contre L'incendie, Paris, France)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. P. A. Gagnon, Montreal.*Chief or General Agent in Ontario.*—R. B. Rice & Sons, 66 Victoria St., Toronto.*Date of Incorporation.*—1828. *Date commenced business in Canada.*—April 11, 1911.

Capital stock paid in cash..	Francs 50,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$420,967	Premiums—Ontario (net).....	\$68,352
Liabilities in Canada.....	269,305	Premiums—Canada (net).....	306,993
		Claims—Ontario (net).....	49,916
		Claims—Canada (net).....	195,016

UNION INSURANCE SOCIETY OF CANTON, LIMITED*

HEAD OFFICE, VICTORIA, IN THE COLONY OF HONG KONG

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.*Chief or General Agent in Ontario.*—Colin E. Sword, 44 Victoria St., Toronto.*Date of Incorporation.*—1873. *Date commenced business in Canada.*—October 1, 1917.

Capital stock paid in cash.....	£540,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,971,331	Premiums—Ontario (net).....	\$322,017
Liabilities in Canada.....	459,819	Premiums—Canada (net).....	733,341
		Claims—Ontario (net).....	136,274
		Claims—Canada (net).....	297,183

UNION LABOR LIFE INSURANCE COMPANY*

HEAD OFFICE, WASHINGTON, D.C.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—C. E. Seli, 237-73 Adelaide St. West, Toronto 2, Ont.*Chief or General Agent in Ontario.*—C. E. Seli, 237-73 Adelaide St. West, Toronto, Ont.*Date of Incorporation.*—October 26, 1925. *Date commenced business in Canada.*—July 24, 1931.

Capital stock paid in cash.....	\$375,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	58,894	Premiums—Ontario (net).....	\$2,715
Ontario business in force (gross)...	82,500	Premiums—Canada (net).....	2,715
Canadian business in force (gross)	82,500	Death Claims—Ontario (net)...	Nil
		Death Claims—Canada (net)....	Nil

UNION MARINE AND GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James B. Paterson, 480 St. Francois Xavier St., Montreal, Que.*Chief or General Agent in Ontario.*—A. T. Cunningham, 54 Adelaide St. East, Toronto, Ont.*Date of Incorporation.*—1863. *Date commenced business in Canada.*—1918.

Capital stock paid in cash.....	£163,500	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$757,169	Premiums—Ontario (net).....	\$60,163
Liabilities in Canada.....	154,925	Premiums—Canada (net).....	243,498
		Claims—Ontario (net).....	27,508
		Claims—Canada (net).....	126,184

*See note on page 1.

†Formerly Union Fire Insurance Company of Paris, France.

UNITED BRITISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Montreal, Que.*Chief or General Agent in Ontario.*—H. B. Rowe, 100 Adelaide St. West, Toronto.*Date of Incorporation.*—1908. *Date commenced business in Canada.*—November 30, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£600,000	Premiums—Ontario (net).....	\$42,420
Assets in Canada.....	\$219,587	Premiums—Canada (net).....	104,629
Liabilities in Canada.....	123,924	Claims—Ontario (net).....	16,658
		Claims—Canada (net).....	47,904

UNITED FIREMEN'S INSURANCE COMPANY*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James B. Paterson, 480 St. Francois Xavier St., Montreal, Que.*Chief or General Agent in Ontario.*—A. T. Cunningham, 54 Adelaide St. East, Toronto, Ont.*Date of Incorporation.*—1860. *Commenced business in Canada.*—December, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$18,803
Assets in Canada.....	169,405	Premiums—Canada (net).....	68,627
Liabilities in Canada.....	62,018	Claims—Ontario (net).....	11,233
		Claims—Canada (net).....	37,759

UNITED STATES FIDELITY & GUARANTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Col. A. E. Kirkpatrick, Toronto, Ont.*Chief or General Agent in Ontario.*—Col. A. E. Kirkpatrick, 36 Toronto St., Toronto.*Date of Incorporation.*—March 19, 1896. *Date commenced business in Canada.*—March 12, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$272,503
Assets in Canada.....	1,228,153	Premiums—Canada (net).....	533,855
Liabilities in Canada.....	553,532	Claims—Ontario (net).....	180,435
		Claims—Canada (net).....	267,925

UNITED STATES FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Joseph Murphy, Toronto.*Chief or General Agent in Ontario.*—Joseph Murphy, Dominion Bank Bldg., Toronto.*Date of Incorporation.*—1824. *Date commenced business in Canada.*—June 20, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$159,171
Assets in Canada.....	796,756	Premiums—Canada (net).....	277,095
Liabilities in Canada.....	189,277	Claims—Ontario (net).....	63,822
		Claims—Canada (net).....	154,630

UNITED STATES GUARANTEE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Powis, Jr., 811 Royal Bank Building, Montreal.*Chief or General Agent in Ontario.*—W. S. Tomeson, Hermant Building, Toronto.*Date of Incorporation.*—1890. *Date commenced business in Canada.*—1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$3,526
Assets in Canada.....	141,834	Premiums—Canada (net).....	25,881
Liabilities in Canada.....	20,049	Claims—Ontario (net).....	1,839
		Claims—Canada (net).....	6,126

*See note on page 1.

UNITED STATES LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—L. A. Stewart, Toronto.*Chief or General Agent in Ontario.*—L. A. Stewart, 2 Toronto St., Toronto.*Date of Incorporation.*—1850. *Date commenced business in Canada.*—August 8, 1873.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$300,000	Premiums—Ontario (net).....	\$18,269
Assets in Canada.....	213,883	Premiums—Canada (net).....	19,417
Ontario business in force (gross)...	530,281	Death Claims—Ontario (net)....	16,000
Canadian business in force (gross)	692,343	Death Claims—Canada (net)....	20,000

URBAINE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geoff. W. Hadrill, Montreal.*Chief or General Agent in Ontario.*—W. T. Freeman, 923 Waterloo St., London, Ont.*Date of Incorporation.*—1838. *Date commenced business in Canada.*—January, 1932.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,250,000	Premiums—Ontario (net).....	\$27,767
Assets in Canada.....	222,099	Premiums—Canada (net).....	86,232
Liabilities in Canada.....	52,307	Claims—Ontario (net).....	18,554
		Claims—Canada (net).....	44,044

WELLINGTON FIRE INSURANCE COMPANY

HEAD OFFICE, 14 TORONTO STREET, TORONTO, ONTARIO

Incorporated.—1837. *Date commenced business in the Province.*—1840.

Officers (as at date of filing statement)—President, W. A. Denton; Vice-President, E. B. Stockdale; Secretary, W. H. Buscombe; Managing Director, Herbert Begg; Assistant Secretary, John G. Hutchinson; Treasurer, John G. Hutchinson.

Directors (as at date of filing statement)—W. R. Begg, W. H. Buscombe, Herbert Begg, E. J. Hayes, H. C. Edgar, Col. S. C. Robinson, E. B. Stockdale, W. A. Denton, Hon. H. C. Scholfield, M.P.P.

Auditors.—Neff, Robertson & Company.

Statement for Year Ending 31st December, 1933

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$1,000,000.00.		
Number of shares, 10,000. Par value, \$100.00.		
Capital stock at beginning of year.....	\$600,000 00	\$150,000 00
Capital stock at end of year.....	\$600,000 00	\$150,000 00

Total of calls and instalments made to date, 25 %.

Amount of calls unpaid at end of year, Nil.

Premium on Capital Stock

Total amount paid to 31st December, 1933.....	Nil
---	-----

Assets

Mortgage loans on real estate, second and subsequent mortgages.....	\$1,577 45
Amortized book value of bonds, debentures and debenture stocks owned:	
Not in default.....	465,560 83
Stocks at book value.....	45,098 12
Cash on hand and in banks:	
On hand at head office.....	\$12,116 31
In chartered banks of Canada in Canada.....	36,870 58
Interest.....	48,986 89
Agents' balances and premiums uncollected, written on or after 1st October, 1933.	4,296 60
Reinsurance companies (received business).....	51,063 96
	1,681 98
Total assets.....	\$618,265 83
Deduct: Deficiency of market value under book value.....	10,800 82
Total admitted assets.....	\$607,465 01

*See note on page 1.

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims.....	\$32,073 73	\$1,967 16	\$34,040 89
Total net reserve \$236,897.15; carried out at 80 % thereof.....	169,383 79	17,254 70	186,638 49
Reserve and unpaid losses under unlicensed reinsurance unsecured.....			1,867 25
Taxes due and accrued.....			8,768 49
Reinsurance companies (ceded business).....			7,431 50
Return premiums.....			272 26
Other contingency reserves.....			6,452 79
Total liabilities excluding capital stock.....			\$245,471 67
Capital stock paid in cash.....		\$150,000 00	
Surplus in Profit and Loss Account.....		211,993 34	
Excess of assets over liabilities (Surplus for protection of policyholders).....			361,993 34
Total Liabilities.....			<u>\$607,465 01</u>

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written.....	\$266,026 08	\$33,864 22	\$299,890 30
Reserve of unearned premiums (80 per cent.):			
At beginning of year.....	\$172,263 02	\$17,254 70	\$189,517 72
At end of year.....	175,084 72	11,553 77	186,638 49
Increase or decrease.....	\$2,821 70	\$5,700 93	\$2,879 23
Net premiums earned.....	\$263,204 38	\$39,565 15	\$302,769 53
Net losses and claims incurred.....	\$124,999 25	\$20,760 48	\$145,759 73
Net adjustment expenses.....	5,756 59	770 13	6,526 72
Commissions.....			76,450 35
Taxes.....			10,033 66
Salaries, fees and travelling expenses.....			14,759 56
Management fee.....			24,950 00
All other expenses.....			12,357 55
Total claims and expenses.....			<u>\$290,837 57</u>
Underwriting profit.....			<u>\$11,931 96</u>
Other revenue:			
Interest earned.....		\$21,379 63	
Dividends earned.....		1,500 00	
Premium on U.S. and Sterling.....		144 80	
Profit on sale of securities.....		2,323 00	
Increase in market value of investments.....		2,676 00	
Transfers from contingency reserves.....		3,547 21	
			<u>\$31,570 64</u>
Other expenditure:			
Life insurance premiums.....			<u>\$4,559 10</u>
Net profit for the year.....			<u>\$38,943 50</u>

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$337,136 84
Net profit brought down.....	38,943 50
	<u>\$376,080 34</u>
Increase in unadmitted assets.....	\$1,998 27
Increase in unsecured unlicensed reinsurance.....	88 73
Dividends declared.....	12,000 00
	<u>14,087 00</u>
Surplus of assets over liabilities (excluding capital stock) at end of year.....	<u>\$361,993 34</u>

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1932.....	\$66,974,321 00	\$7,143,447 00	\$74,117,768 00
Taken in 1933, including renewed.....	40,298,637 00	6,016,913 00	46,315,550 00
Total.....	<u>\$107,272,958 00</u>	<u>\$13,160,360 00</u>	<u>\$120,433,318 00</u>
Ceased in 1933.....	38,836,867 00	6,904,477 00	45,741,344 00
Gross in force, December 31, 1933.....	\$68,436,091 00	\$6,255,883 00	\$74,691,974 00
Reinsurance in force, December 31, 1933....	17,222,724 00	2,382,786 00	19,605,510 00
Net in force, December 31, 1933.....	<u>\$51,213,367 00</u>	<u>\$3,873,097 00</u>	<u>\$55,086,464 00</u>

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1932	Taken in 1933, including renewed	Ceased in 1933	Gross in Force, Dec. 31, 1933	Re- insurance in Force, Dec. 31, 1933	Net in Force, Dec. 31, 1933
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Fire:						
Ontario.....	513,284 12	318,187 79	319,855 85	511,616 06	150,261 77	361,354 29
Elsewhere.....	64,536 05	56,658 38	70,388 82	50,805 61	18,551 79	32,253 82
Total.....	577,820 17	374,846 17	390,244 67	562,421 67	168,813 56	393,608 11
Automobile:						
Ontario.....	80,647 56	108,970 05	102,011 55	87,606 06	5,743 48	81,862 58
All business:						
Ontario.....	593,931 68	427,157 84	421,867 40	599,222 12	156,005 25	443,216 87
Elsewhere.....	64,536 05	56,658 38	70,388 82	50,805 61	18,551 79	32,253 82
Total.....	658,467 73	483,816 22	492,256 22	650,027 73	174,557 04	475,470 69

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Dominion of Canada, 5%, 1936.....	\$10,000 00	\$9,925 00
Dominion of Canada, 4½%, 1946.....	5,000 00	5,037 50
Dominion of Canada, 4½%, 1940.....	10,000 00	9,675 00
Dominion of Canada, 4½%, 1940.....	10,000 00	9,925 00
Dominion of Canada, 4½%, 1946.....	15,000 00	15,150 00
Dominion of Canada, 4½%, 1959.....	46,000 00	43,355 00
Dominion of Canada, 4½%, 1944.....	60,000 00	60,050 00
Grand Trunk Pacific (Sask. Guar.), 4%, 1939.....	9,720 00	8,796 60
Province of Ontario, 5%, 1948.....	4,000 00	4,100 00
Province of Ontario, 5%, 1948.....	10,000 00	10,950 00
Province of Ontario, 4%, 1950.....	15,000 00	14,307 00
Province of Ontario, 4¼%, 1950.....	16,000 00	16,000 00
Province of Quebec, 4¼%, 1958.....	15,000 00	14,587 50
Province of Quebec, 4½%, 1958.....	15,000 00	14,662 50
Province of Alberta, 6%, 1936.....	2,000 00	2,140 00
Province of Alberta, 6%, 1936.....	1,000 00	1,070 00
Province of British Columbia, 4½%, 1953.....	10,000 00	9,496 00
Province of Saskatchewan, 4%, 1957.....	15,000 00	12,768 75
Village of Arthur, 6%, 1956-8-9-1962.....	2,062 13	2,062 13
City of Hamilton, 5%, 1943.....	25,000 00	26,000 00
City of London, 3½%, 1936.....	10,000 00	9,600 00
City of Montreal, 5%, 1945.....	10,000 00	10,100 00
City of Toronto, 4½%, 1939.....	10,000 00	9,875 00
City of Toronto, 5%, 1943.....	10,000 00	10,350 00
City of Toronto, 5½%, 1938-40-42.....	10,000 00	9,854 80
Toronto Harbour Commission (City of Toronto Guar.), 4½%, 1953	10,000 00	10,000 00
Township of York, 5%, 1949.....	10,000 00	10,360 00
Canada Permanent Mortgage Corporation, 5%, 1937.....	25,000 00	25,000 00
Canada Permanent Mortgage Corporation, 5½%, 1935.....	25,000 00	25,000 00
Security Loan & Savings Co., 5%, 1938.....	15,000 00	15,000 00
Victoria Trust & Savings Co., 5%, 1938.....	15,000 00	15,000 00
Guelph, Ontario Investments & Savings, 5%, 1934.....	5,000 00	5,000 00
Trusts and Guarantee Co., Ltd., 5%, 1936.....	4,000 00	3,780 00
British-American Oil Co., Ltd.—Convertible S.F. Gold Debentures, 5%, 1945.....	10,000 00	10,002 10
American Telephone & Telegraph, 4½%, 1939.....	5,000 00	6,580 95
	<u>\$469,782 13</u>	<u>\$465,560 83</u>

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Standard Oil of New Jersey—200 shares.....	N.P.V.	\$10,627 50	\$8,000 00
British-American Oil Co., Ltd.—700 shares.....	N.P.V.	16,591 25	9,800 00
International Petroleum Company of Canada, Ltd. 500 shares.....	N.P.V.	10,784 37	7,500 00
Imperial Oil Company, Limited—300 shares.....	N.P.V.	7,095 00	4,200 00
		<u>\$45,098 12</u>	<u>\$29,500 00</u>

WESTCHESTER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Managers or Chief Executive Officers in Canada.—S. M. Elliott and A. H. Vallance, Montreal.*Chief or General Agent in Ontario.*—Dale & Company, Metropolitan Bldg., Toronto.*Date of Incorporation.*—March 14, 1837. *Date commenced business in Canada.*—May 28, 1912.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	479,340	Premiums—Ontario (net).....	\$61,532
Liabilities in Canada.....	89,198	Premiums—Canada (net).....	135,123
		Claims—Ontario (net).....	49,207
		Claims—Canada (net).....	71,826

WESTERN ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Manager, E. A. Brownell, Toronto; Vice-Presidents, H. C. Cox, Toronto; Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Secretary, L. Carlisle.*Directors.*—Sir John Aird, Toronto; D. B. Hanna, Toronto; Miller Lash, K.C., Toronto; Major-Gen. Sir Henry Pellatt, Toronto; E. R. Wood, Toronto; E. Williams, Toronto; W. D. Robb, Montreal; D. G. Wakeham, New York; H. J. Wyatt, New York; J. L. Parsons, New York; W. H. McWilliams, Winnipeg; H. C. Cox, Toronto; W. M. Cox, Toronto; G. A. Morrow, Toronto; C. S. Wainwright, Toronto; W. E. Meikle, Winnipeg, Man.; E. A. Brownell, Toronto.*Date of Incorporation.*—August 31, 1851. *Date commenced business in Canada.*—August, 1851.

Capital stock paid in cash.....	\$1,400,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	7,676,338	Premiums—Ontario (net).....	\$480,754
Total liabilities.....	4,459,075	Premiums—Total business (net)...	3,692,219
Surplus protection of policyholders	3,217,262	Claims—Ontario (net).....	228,624
		Claims—Total business (net)....	2,111,618

THE WESTERN LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, J. M. Carruthers; Vice-Presidents, W. E. Milner, R. H. Hamlin; General Manager, W. E. Milner; Secretary, O. S. McCombie.*Directors.*—R. H. Hamlin, R. Jacob, Dr. C. W. Prowd, Dr. R. M. Simpson, J. M. Carruthers, W. E. Milner, Winnipeg; W. H. Milner, Winnipeg, Man.; W. Bourke, Winnipeg, Man.*Chief or General Agent in Ontario.*—C. A. Smith, 346 Confederation Life Bldg., Toronto.*Date of Incorporation.*—May, 1910. *Date commenced business in Canada.*—June, 1911.

Capital stock paid in cash.....	\$138,040	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,600,671	Premiums—Ontario (net).....	\$7,790
Ontario business in force (gross)...	154,750	Premiums—Total business (net)...	193,222
Total business in force (gross)....	7,344,892	Death Claims—Ontario (net)....	600
		Death Claims—Total business (net)	30,567

THE WESTMINSTER FIRE OFFICE*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. E. Kenyon, Montreal.*Chief or General Agent in Ontario.*—Douglas K. Ridout, 36 Toronto St., Toronto, Ont.*Date of Incorporation.*—1919. *Date commenced business in Canada.*—December 26, 1929.

Capital stock paid in cash.....	\$486,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	182,140	Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	Nil	Premiums—Canada (net).....	Nil
		Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	Nil

WORLD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. M. M. Kirkpatrick, Toronto.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.*Date of Incorporation.*—1924. *Date commenced business in Canada.*—July 14, 1924.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	329,346	Premiums—Ontario (net).....	\$38,611
Liabilities in Canada.....	54,701	Premiums—Canada (net).....	86,944
		Claims—Ontario (net).....	14,519
		Claims—Canada (net).....	53,984

*See note on page 1.

WORLD MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.*Chief or General Agent in Ontario.*—Messrs. Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.*Date of Incorporation.*—1894. *Date commenced business in Canada.*—April 25, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£100,000	Premiums—Ontario (net).....	\$80,557
Assets in Canada.....	\$402,868	Premiums—Canada (net).....	136,402
Liabilities in Canada.....	130,682	Claims—Ontario (net).....	62,867
		Claims—Canada (net).....	82,256

THE YORKSHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, YORK, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Frank E. Dufty, Montreal.*Chief or General Agent in Ontario.*—Geo. McMurrich & Sons, Ltd., 22 Toronto St., Toronto.*Date of Incorporation.*—1824. *Date commenced business in Canada.*—January 16, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£287,574	Premiums—Ontario (net).....	\$200,513
Assets in Canada.....	\$4,338,856	Premiums—Canada (net).....	536,182
Liabilities in Canada.....	475,639	Claims—Ontario (net).....	122,308
		Claims—Canada (net).....	294,912

ZURICH GENERAL ACCIDENT & LIABILITY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ZURICH, SWITZERLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—G. C. Edwards, Toronto.*Chief or General Agent in Ontario.*—G. C. Edwards, Federal Bldg., Toronto.*Date of Incorporation.*—1872. *Date commenced business in Canada.*—August 29, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,895,000	Premiums—Ontario (net).....	\$165,562
Assets in Canada.....	756,544	Premiums—Canada (net).....	320,214
Liabilities in Canada.....	242,618	Claims—Ontario (net).....	86,937
		Claims—Canada (net).....	176,947

*See note on page 1.

B

MUTUAL INSURANCE
CORPORATIONS

- I Farmers Mutuals—Fire
 - II Farmers Mutuals—Weather
 - III Associated New England Mutuals
 - IV Other Mutuals
-
-

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS

ASSETS, DECEMBER 31ST, 1933

Name of Corporation	Real estate		Mortgages		Bonds, debentures and other securities		Cash		Cash payments and instalments of 1933 unpaid		Assessments of 1933 unpaid		Due from reinsurance on losses		Interest due and accrued		All other assets		Total assets		Net unassessed premium note residue	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Algoma.....					24,890	51			179	90									25,070	41	62,905	21
2 Amherst Island.....					5,000	00	4,183	35	227	00									9,410	35	11,364	30
3 Ayr.....					8,214	04	6,375	54	1,661	79					209	15	42	00	16,502	52	185,129	19
4 Bay of Quinte.....							21,571	50	1,091	90									22,663	40	184,032	54
5 Bertie and Willoughby.....					23,064	98	1,288	49	652	90					423	59			25,429	96	160,132	02
6 Blanchard.....							8,259	83	1,744	80									10,004	63	87,207	25
7 Blenheim, North.....					15,000	00	649	46	1,067	10					624	48			26,441	04	177,997	57
8 Brant County.....							3,588	82	1,747	70									5,336	52	131,543	40
9 Canadian Millers.....			6,000	00	316,529	14	11,077	05	2,159	09					5,048	30			340,813	58	107,089	84
10 Caradoc.....					9,761	29	2,765	15	195	15					102	57			12,824	16	110,821	58
11 Clinton.....					4,000	00	1,090	36	1,906	72					33	35			7,030	43	118,449	83
12 Culross.....					13,000	00	3,687	59	1,662	38					90	00			18,439	97	44,775	95
13 Dereham and W. Oxford.....							244	38	1,979	10	3,731	17							5,954	65	75,905	26
14 Dorchester, North & South.....							9,436	11	488	43			2,112	20					12,036	74	170,980	88
15 Downie.....					18,400	00	6,868	19	42	80					205	12			25,516	11	109,342	50
16 Dufferin Farmers.....							10,069	81	*1,350	51							300	00	11,720	32	193,627	97
17 Dumfries, N. & Waterloo S.....							2,233	09	5,517	41	15,958	90							23,709	40	137,232	65
18 Dunwich Farmers.....					33,500	00	123	66	761	37					441	66			34,826	69	133,548	72
19 Easthope, South.....					53,336	56	2,314	91	1,076	10					1,004	15			59,756	31	404,778	38
20 Ekfrid.....							1,037	94	339	09	17,779	02							19,156	95	174,605	28
21 Elma.....							18,852	70	2,047	09	2,691	16							23,590	95	228,797	70
22 Eramosa.....					8,000	00	492	97	1,074	90									9,567	87	192,564	70
23 Erie.....					15,000	00	7,177	91	1,181	59									23,359	50	197,136	60
24 Farmers Central.....			11,000	00	43,885	00			*11,294	64			44	70	1,064	93			72,289	27	101,691	79
25 Farmers Union.....			9,075	00	87,430	50	7,241	64	*23,363	54					1,578	80	99	00	128,788	48	300,926	73
26 Formosa.....			5,800	00	7,450	00	4,370	73	*3,082	13			774	42	111	24			21,588	52	194,964	40
27 Germania.....					5,000	00	5,020	95	1,935	30									11,956	25	234,133	29
28 Glangarry.....							6,770	00					1,987	27					8,757	27	133,673	90
29 Grand River.....							6,750	15	834	36			987	92			394	95	11,466	16	84,345	54
30 Grenville Patron.....			1,832	80			1,697	99	*3,106	00					253	00			20,964	79	282,528	79
31 Grey and Bruce.....			2,000	00			212	72	3,392	13	6,146	30	1,000	00					12,751	15	139,867	13

32 Guelph Township.....	1,393 21	313 05	.....	.....	.....	1,706 26	143,079 29
33 Halton Union.....	8,342 39	.....	.....	.....	.....	29,982 39	†327,092 30
34 Hamilton Township.....	7,526 30	3,671 05	.....	.....	1,490 00	47,225 15	152,951 14
35 Hay Township.....	8,202 01	262 35	.....	.....	473 12	52,096 16	196,662 29
36 Hopewell Creek.....	9,331 98	156 30	.....	.....	.....	9,488 28	†26,108 03
37 Howard Farmers.....	20,649 05	922 40	.....	.....	267 85	23,973 86	233,171 23
38 Howick.....	15,081 50	1,998 51	.....	.....	.....	22,354 14	347,372 94
39 Kent and Essex.....	98,432 43	6,214 81	.....	.....	900 70	120,019 29	418,272 13
40 Lambton.....	20,000 00	2,254 80	.....	14 44	174 98	33,483 44	350,352 52
41 Lanark.....	116 51	4,804 80	.....	.....	.....	4,921 31	358,334 40
42 Lennox and Addington.....	6,302 67	1,391 70	.....	8 67	245 83	29,595 87	97,860 75
43 Lobo.....	3,122 67	.....	.....	.....	.....	33,396 32	86,206 14
44 London Township.....	23,500 00	1,137 45	.....	.....	689 30	41,357 18	124,579 40
45 McGillivray.....	2,538 50	1,475 68	.....	.....	258 33	14,201 54	33,061 80
46 McKillop.....	13,000 00	300 60	.....	.....	100 72	17,189 67	†170,759 58
47 Maple Leaf.....	10,000 00	1,145 61	.....	.....	622 10	67,047 68	371,933 30
48 Nissouri.....	49,214 92	2,888 50	.....	5,000 00	493 73	44,429 40	254,845 44
49 Norfolk.....	41,784 30	834 55	.....	.....	25 00	2,516 59	†85,764 45
50 North Kent.....	55 44	589 15	1,872 00	.....	.....	4,294 50	105,429 64
51 Oneida.....	2,085 86	2,208 64	.....	30 55	151 20	1,013 35	33,186 00
52 Ontario Threshermen's.....	653 04	178 56	.....	.....	10 00	3,776 94	36,234 94
53 Oter.....	1,000 00	845 25	.....	73 88	731 07	46,643 24	193,857 91
54 Oxford.....	42,480 00	2,711 45	.....	.....	.....	4,958 46	35,584 92
55 Peel County.....	9,000 00	927 51	.....	.....	751 35	45,355 01	685,771 55
56 Peel and Maryborough.....	11,982 90	7,120 76	.....	.....	.....	8,695 67	257,231 45
57 Prescott Farmers.....	4,023 93	2,671 74	.....	.....	635 14	5,748 43	97,017 11
58 Puslinch.....	2,115 61	2,997 68	.....	.....	.....	5,232 15	77,610 63
59 Salfleet and Bimbrook.....	1,827 57	2,278 88	.....	.....	.....	6,995 62	103,847 37
60 Southwold.....	400 00	3,073 55	.....	.....	.....	4,988 54	†76,945 59
61 Townsend.....	2,401 26	2,587 28	.....	.....	16 60	14,948 91	†77,307 27
62 Usborne and Hibbert.....	12,881 72	2,050 59	.....	.....	1,002 00	74,607 10	298,713 50
63 Walpole Farmers.....	4,800 00	27,540 20	1,264 90	.....	160 15	26,235 16	†140,137 85
64 Waterloo, North.....	8,000 00	14,781 36	793 65	.....	6,146 48	119,303 29	†935,743 76
65 Wawanosh, West.....	169 06	*6,587 75	.....	.....	88 60	18,115 72	†496,332 64
66 Westminster Township.....	9,812 25	3,413 97	2,300 90	.....	.....	17,231 20	†123,932 39
67 Williams East.....	14,228 33	3,002 87	.....	.....	.....	2,547 77	†88,998 08
68 Yarmouth.....	1,860 62	687 15	.....	.....	.....	6,857 72	†69,394 15
Totals.....	5,091 17	333 65	1,432 90	12,034 05	26,719 23	2,070,257 66	†12,995,784 83
	376,491 00	*145,618 75	52,110 23	.....	1,658 89	.....	.....
	1,259,824 27	.....	.....	.....	.....	.....	.....
	221,637 85	.....	.....	.....	.....	.....	.....
	24,163 39	.....	.....	.....	.....	.....	.....

*Includes agents' balances (net) written on or after October 1st, 1933.

†Includes excess (deficiency) of reinsurance instalments due from other companies over (under) reinsurance instalments due to other companies.

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS—Continued
LIABILITIES, DECEMBER 31ST, 1933

Name of Corporation	Losses						Borrowed money, including accrued interest		Unearned premiums		Other liabilities		Total liabilities		Number of policies in force	Net amount at risk		Surplus or *deficit
	Adjusted, not yet paid		Reported, not yet adjusted		Claims resisted													
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.				
1 Algoma.....					212	71		14,380	14				14,592	85	1,812	3,261,493	33	10,477 56
2 Amherst Island.....								1,319	95				1,319	95	247	355,400	00	8,090 40
3 Ayr.....								9,910	89				9,910	89	2,408	8,954,508	00	6,591 63
4 Bay of Quinte.....								11,668	57				11,668	57	2,776	7,729,502	00	10,994 83
5 Bertie and Willoughby.....	1,868	09						10,540	70				12,408	79	1,662	5,003,093	00	13,021 17
6 Blanchard.....								4,432	71				4,432	71	1,309	3,321,347	00	5,571 92
7 Blenheim.....	1,150	00			3,300	00		4,234	79				8,684	79	1,120	3,895,089	41	17,756 25
8 Brant County.....	1,100	00						7,732	27				8,832	27	1,769	6,284,219	00	*3,495 75
9 Canadian Millers.....								14,198	04				14,198	04	399	1,462,250	00	326,615 54
10 Caradoc.....								4,568	10				4,568	10	1,141	4,523,551	00	8,256 06
11 Clinton.....								8,922	86				8,922	86	1,528	5,103,630	00	*1,892 43
12 Culross.....								2,676	65				2,676	65	918	2,932,204	00	15,763 32
13 Derham and West Oxford.....	1,912	20			1,594	75		5,936	35				1,461	4,147,636	75	*3,488 65		
14 Dorchester north and South.....	3,500	00						10,527	17				15,827	17	2,486	7,256,085	00	*3,790 43
15 Downie.....				1,000	00			3,807	88				4,807	88	1,131	4,345,730	50	20,708 23
16 Dufferin Farmers.....								10,532	52				12,510	52	2,704	9,168,226	00	*790 20
17 Dumfries North and Waterloo South.....	3,610	00					1,978	00					20,671	38	2,614	10,076,482	00	3,038 02
18 Dunwich Farmer.....					3,800	00		6,188	42				9,988	42	1,421	5,509,140	00	24,838 27
19 Easthope South.....								8,523	41				8,523	41	2,154	10,959,060	00	51,232 90
20 Ekfrid.....				1,619	75			5,284	53				9,918	28	1,352	4,332,090	00	9,238 67
21 Elma.....								7,272	96				7,272	96	1,212	5,965,665	00	16,317 99
22 Eramosa.....				10	00			2,366	96				2,376	96	707	1,927,367	00	7,190 91
23 Erie.....				3,150	00			4,930	00				8,080	00	1,224	4,017,512	50	15,279 50
24 Farmers' Central.....	6,185	77			14,139	13		100,063	52				120,388	42	15,929	41,352,322	00	*48,099 15
25 Farmers' Union.....								68,563	60	250	00		68,813	60	6,942	17,869,677	00	59,974 88
26 Formosa.....	1,524	35						17,483	93				25,032	93	4,199	9,591,620	00	*3,444 41
27 Germania.....	1,769	66						10,379	49				12,149	15	2,708	7,805,533	00	*192 90
28 Gengarry.....	600	00		900	00	900	00	31,347	11				33,747	11	3,267	7,914,675	00	*24,989 84
29 Grand River.....	5,713	05						6,639	54			8	00		1,121	3,874,245	00	*894 43
30 Grenville Patron.....	8,925	50		3,000	00			29,555	07				41,480	57	4,241	13,362,233	00	*20,515 78
31 Grey and Bruce.....	3,225	00						7,601	75				14,826	75	3,141	6,499,877	00	*2,075 60

32 Guelph Township.....					1,090 29		1,090 29		345	993,540 00	615 97
33 Halton Union.....					30,527 18		30,527 18		3,100	10,908,123 50	*544 79
34 Hamilton Township.....					20,965 82		24,235 82		2,640	6,106,405 00	22,989 33
35 Hay Township.....		3,270 00			4,557 45		4,557 45		1,950	7,699,970 00	47,538 71
36 Hopewell Creek.....					1,052 04		1,052 04		445	1,111,507 00	8,436 24
37 Howard Farmer.....	60 00			1,300 00	16,787 24		18,147 24		2,547	9,435,948 00	5,826 62
38 Howick.....	67 00	4 10			22,935 42		23,006 52		5,748	15,570,201 00	*652 38
39 Kent and Essex.....				1,000 00	79,178 32		80,248 23		7,180	22,384,919 00	39,771 06
40 Lambton.....					49,390 75		49,390 75		4,752	14,952,401 00	*15,907 31
41 Lanark.....	2,102 40	3,200 00		7,920 94	31,541 87		44,765 21		6,938	17,255,876 00	*39,843 90
42 Lennox and Addington.....					9,106 84		9,106 84		1,694	4,377,215 00	20,489 03
43 Lobo.....					8,862 96		8,862 96		1,084	3,551,938 00	24,533 36
44 London Township.....	2,879 40				12,153 86	254 00	15,287 26		1,649	5,079,487 00	26,069 92
45 McGillivray.....					3,715 16		3,715 16		621	1,462,641 00	10,486 38
46 McKillop.....		25 00			8,396 22		8,421 22		2,526	7,804,620 00	8,768 45
47 Maple Leaf.....	1,060 00	12,000 00		12,700 00	64,975 98		90,735 98		6,644	16,935,658 00	*23,688 30
48 Nissouri.....	3,000 00				11,204 91	292 54	14,497 45		2,704	11,353,419 00	29,931 95
49 Norfolk.....		1,400 00			5,530 47		6,930 47		1,413	3,613,455 00	*4,413 88
50 North Kent.....					10,504 40		12,204 40		1,841	5,066,109 50	*7,909 90
51 Oneida.....	1,700 00				2,435 39	348 45	4,496 76		464	1,518,770 00	*3,483 41
52 Ontario Threshermen's.....	1,115 00	9 90			4,887 41	150 00	7,812 31		823	482,300 00	*4,035 37
53 Otter.....	3,200 00	875 00		1,650 00	11,781 68		19,603 88		2,566	8,505,506 00	27,039 36
54 Oxford.....				3,747 20	3,684 46		3,684 46		885	2,217,084 09	1,274 00
55 Peel County.....	3,031 25			1,400 00	64,340 35		68,771 60		8,216	24,791,826 50	*23,416 59
56 Peel and Maryborough.....	861 50				13,435 90		14,297 40		3,537	11,452,250 00	*5,601 73
57 Prescott Farmers'.....	6,901 31	3,395 62		36,838 66	12,820 04		59,955 63		2,641	5,374,770 00	*54,207 20
58 Puslinch.....	2,989 70			4,950 00	2,089 60		10,029 30		474	1,759,379 00	*4,797 15
59 Saltfleet and Binbrook.....	2,350 00	3,500 00		5,096 11	12,120 00		23,066 11		1,606	5,390,390 00	*16,070 49
60 Southwold.....					4,643 40		4,643 40		1,074	3,395,219 00	345 14
61 Townsend.....	1,527 00			8,360 00	4,337 25		14,224 25		1,045	3,328,303 00	724 66
62 Usborne and Hibbert.....		550 00			8,267 78		8,817 78		2,775	11,572,805 00	65,789 32
63 Walpole Farmers'.....					3,743 40		3,743 40		801	3,128,375 00	22,491 76
64 Waterloo North.....	19,000 00			20,164 45	46,993 60		86,158 05		10,580	41,774,548 00	33,145 24
65 Wawanosh West.....					17,660 11		17,660 11		4,755	14,716,764 00	455 61
66 Westminster Township.....	2,946 00				4,683 71		7,629 71		1,318	4,641,413 00	9 601 49
67 Williams East.....	2,200 00	25 00			4,510 51	36 40	6,771 91		1,356	3,623,157 00	*4,224 14
68 Yarmouth.....					4,934 67		4,934 67		1,083	3,384,320 00	1,923 05
Totals.....	99,787 10	37,934 37	8,728 00	143,162 60	1,062,497 70	1,409 30	1,353,519 07	178,005	545,522,076 08		716,738 59

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS—Continued
 RECEIPTS FOR THE YEAR ENDING DECEMBER 31st, 1933

Name of Corporation	Application and survey fees		Cash payments, instalments, and reinsurance premiums, 1933		Cash payments, instalments due in prior years		Extra premiums, rebates, endorsement and transfer fees		Assessments, 1933		Assessments, prior years		Interest		Reinsurance on fire losses		Borrowed money		Other sources		Total receipts		Realization of investments (not extended)		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
1 Algoma.....	952	50	12,258	72			65	65					1,250	21			212	71			14,739	79		275	70
2 Amherst Island.....			1,130	50	56	80	7	50					354	29							1,549	09			
3 Ayr.....			24,299	83	1,372	41							525	12	1,098	16			37	59	27,333	11		175	04
4 Bay of Quinte.....			26,508	31	853	25							310	34	2	50					27,674	40			
5 Bertie and Willoughby.....			17,159	76	826	06	20	19					1,190	16	13	35					19,209	52		2,949	60
6 Blanshard.....			9,452	40	1,212	30	41	30					95	09							10,801	09			
7 Blenheim North.....			10,169	43	1,098	65	11	85					1,009	56	6,335	00	3,300	00			21,924	49			
8 Brant County.....			18,555	87	1,400	55	313	47			700	25	84	07					44	00	24,480	13		31,256	67
9 Canadian Millers.....			33,347	58	2,058	50							16,839	57			3,425	92			52,289	65		12,224	53
10 Caradoc.....			11,700	58	187	00	6	80					925	38	1,252	69					14,072	45			
11 Clinton.....			13,663	76	396	51							225	12							14,285	39			
12 Culross.....			5,614	45	1,178	95							773	57	4,946	45					12,513	42			
13 Dereham and West Oxford.....			12,768	77	75	83	33	88	14,445	30					725	14	1,594	75			29,643	67			
14 Dorchester North and South.....			23,522	85	222	23	164	55			134	95	292	66	9,315	81			30	00	33,683	05			
15 Downie.....			9,691	88	27	80	86	00					817	65					80	00	10,703	33			
16 Dufferin Farmers'.....			27,166	16	*1,198	60	272	65			4,285	89	170	54	2,334	23					35,428	07			
17 Dumfries N. and Waterloo S.....			24,334	56	3,663	50	60	67	22,952	11	8,718	89			3,219	33	39,000	00			101,949	06			
18 Dunwich Farmers.....			13,169	45	537	39	109	40					1,709	89			6,000	00			21,526	13			
19 Easthope South.....			20,149	91	1,182	20	73	90					2,676	05							24,082	06			
20 Ekfrid.....			13,279	06	249	45	14	00	1,948	96							5,000	00	37	20	20,528	67			
21 Elma.....			16,102	36	579	61			19,485	19			127	26							36,294	42			
22 Eramosa.....			6,218	40	1,164	24	3	50					517	36	93	70	1,150	00			9,147	20			
23 Erie.....			13,000	37	*703	92							779	51	1,868	09					16,351	89			
24 Farmers' Central.....			158,304	54	*13,690	53	1,748	55					2,576	50	20,373	17	14,139	13	73	75	210,906	17			
25 Farmers' Union.....	790	50	42,634	16	*14,987	32			1,072	49			5,804	50	2,553	64			65	20	67,907	81			
26 Formosa.....			40,310	24	*1,261	20	950	61					473	88	11,331	90			28	48	54,356	31			
27 Germania.....			26,625	08	2,296	43	207	75			195	55	444	25	2,350	30					32,119	36		5,000	00
28 Glangarry.....			27,630	51							3,185	85	373	59	1,012	73					32,709	56			
29 Grand River.....			11,052	42	341	60	84	60	9,772	50			11	97					506	88	21,344	32			
30 Grenville Patron.....			43,185	02	612	07	5	00					668	75					81	23	44,690	29			
31 Grey and Bruce.....	503	72	20,485	61	1,056	90	465	14	11,892	40			193	43	13,803	06	4,000	00			52,400	26		8,488	54

32 Guelph Township.....	2,755 72	353 10	.....	.....	25 15	849 50	400 00	52 00	4,435 47
33 Halton Union.....	29,202 60	.....	67 60	.....	1,313 60	6,457 20	.....	.....	37,977 00
34 Hamilton Township.....	14,970 48	2,779 56	8 00	.....	1,382 86	620 36	.....	1,310 86	21,072 12
35 Hay Township.....	11,393 63	621 65	.....	.....	2,183 69	.....	.....	16 01	14,214 98
36 Hopewell Creek.....	2,842 67	155 53	.....	.....	229 24	.....	.....	.....	3,227 44
37 Howard Farmers.....	30,664 47	1,125 10	185 80	.....	1,006 25	.....	34,950 00	.....	67,931 62
38 Howick Farmers.....	50,071 98	1,431 07	489 37	.....	1,235 56	12,111 91	.....	15 75	65,355 64
39 Kent and Essex.....	58,559 96	3,352 64	7 85	.....	4,185 74	2,151 67	.....	147 10	83,334 36
40 Lambton.....	36,719 38	2,838 31	84 10	.....	1,620 16	.....	.....	.....	41,261 95
41 Lanark.....	70,494 95	1,572 43	.....	220 96	10 10	818 85	17,752 14	453 24	91,322 67
42 Lennox and Addington.....	13,816 15	1,375 05	59 45	.....	965 87	7 95	.....	.....	16,224 47
43 Lobo.....	7,650 51	398 68	15 45	.....	1,993 72	.....	.....	.....	10,058 36
44 London Township.....	8,859 36	659 30	.....	.....	2,144 78	.....	1,000 00	65 88	12,729 32
45 McGillivray.....	3,239 05	336 60	1 80	.....	797 90	.....	.....	.....	4,375 35
46 McKillop.....	21,224 94	3,007 05	8 50	.....	603 26	1,978 12	.....	10 32	26,832 19
47 Maple Leaf.....	58,858 27	3,006 05	.....	.....	2,885 40	2,353 82	.....	5,195 17	72,298 71
48 Nissouri.....	23,152 47	615 37	95 70	.....	2,238 36	1,275 62	.....	.....	27,377 52
49 Norfolk.....	12,546 30	194 93	.....	.....	58 07	.....	4,000 00	151 02	29,409 97
50 North Kent.....	13,545 29	1,012 13	.....	11,310 60	.....	315 70	17,500 00	.....	37,324 92
51 Oneida.....	4,801 35	118 10	44 00	.....	1 94	1,351 25	.....	.....	7,198 11
52 Ontario Threshermen's.....	11,373 26	729 06	131 00	.....	22 15	.....	.....	25 04	12,280 51
53 Otter.....	25,514 46	1,721 05	160 53	.....	1,885 64	2,978 60	3,732 20	33 00	36,688 48
54 Oxford.....	6,559 82	578 89	26 57	.....	174 55	7,970 00	.....	30 00	15,339 83
55 Peel County.....	73,449 54	*7,835 92	611 45	.....	1,353 87	12,632 60	.....	70 00	95,953 38
56 Peel and Maryborough.....	33,260 65	1,789 02	230 96	.....	12 55	844 35	5,000 00	18 77	41,156 30
57 Prescott Farmers.....	17,031 53	*2,122 78	1,025 60	.....	19 93	.....	13,896 66	397 08	36,751 74
58 Pussich.....	1,851 98	1,016 30	.....	2,258 16	19 93	.....	7,075 00	.....	12,881 79
59 Salfleet and Binbrook.....	7,090 06	2,213 18	4 00	3,124 32	347 70	.....	6,000 00	.....	18,779 26
60 Southwold.....	10,338 83	1,837 18	.....	.....	3 24	.....	4,200 00	.....	16,379 25
61 Townsend.....	10,697 39	42 60	.....	.....	219 75	728 56	6,000 00	4 50	17,692 80
62 Osborne and Hibbert.....	19,404 55	872 35	.....	.....	2,792 86	.....	.....	.....	23,069 76
63 Walpole Farmers.....	8,974 80	*551 05	.....	.....	637 45	.....	.....	975 00	11,138 30
64 Waterloo North.....	104,248 05	4,291 55	.....	.....	5,507 60	1,782 55	.....	768 70	116,598 45
65 Wawanosh West.....	42,904 49	982 18	.....	.....	449 10	729 90	.....	50 00	45,115 67
66 Westminster Township.....	12,868 86	.....	21 02	.....	1,283 06	3,804 87	.....	.....	17,977 81
67 Williams East.....	10,719 75	353 25	25 00	.....	47 22	408 30	.....	.....	11,553 52
68 Yarmouth.....	10,576 31	220 60	11 40	8,578 76	72 48	.....	5,134 99	.....	24,594 54
Totals.....	1,615,726 40	106,601 41	8,062 11	100,385 82	81,077 87	144,800 93	204,463 50	10,773 77	2,324,557 72
	3,935 72			48,730 19					159,392 30

*includes agents' balances of 1932 paid in 1933.

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS—Continued
EXPENDITURE FOR YEAR ENDING DECEMBER 31st, 1933

Name of Corporation	Expenses of Management					Losses	Re-insurance premiums	Rebates and returned premiums	Borrowed money repaid	Other expenditure	Total expenditure	Invested (not extended)						
	Agents' commission		Salaries, directors' and auditors' fees	License fee	General expense account								Total expenses of management					
	\$	c.	\$	c.	\$								c.	\$	c.	\$	c.	\$
1 Algoma.....	1,634	15	1,668	00	50	00	1,502	93	4,855	08	11,940	18	509	30	17,439	47		
2 Amherst Island.....	75	00	208	00	25	00	88	63	396	63	590	00	11	31	997	94		
3 Ayr.....	34	50	2,144	20	75	00	643	93	2,897	63	19,798	66	1,026	90	23,904	49		
4 Bay of Quinte.....	2,318	82	1,627	55	75	00	1,152	95	5,174	32	13,760	56	1,144	92	20,479	70		
5 Bertie and Willoughby.....	1,268	95	1,390	40	75	00	603	56	3,337	91	14,404	07	1,295	44	20,901	03		
6 Blanshard.....	557	00	524	00	50	00	335	20	1,466	20	4,829	82	1,241	00	7,646	47		
7 Blenheim North.....	400	50	1,009	70	50	00	417	40	1,877	60	27,163	26	1,005	71	30,127	28		
8 Brant County.....	782	00	1,317	40	75	00	808	14	2,982	54	23,028	28	1,831	53	28,066	94		
9 Canadian Millers.....	36	50	9,205	00	50	00	6,366	55	15,658	05	8,337	03	.....	.....	44,503	28
10 Caradoc.....	382	00	1,068	10	50	00	532	46	2,032	56	19,498	74	382	03	22,050	97		
11 Clinton.....	1,027	00	1,061	95	75	00	440	45	2,604	40	11,825	12	168	00	14,746	07		
12 Culross.....	437	50	532	00	50	00	375	53	1,395	03	9,703	61	408	63	11,568	35		
13 Dereham and West Oxford.....	.....	.....	1,191	10	75	00	1,219	70	2,485	80	16,705	20	3,333	08	29,745	82
14 Dorchester North and South.....	684	00	1,278	60	75	00	1,177	80	3,215	40	31,438	81	3,273	73	38,286	90		
15 Downie.....	896	00	50	00	365	57	1,311	57	814	45	944	49	70	09	3,171	01
16 Dufferin Farmers.....	1,680	00	1,759	10	100	00	1,267	13	4,806	23	22,798	76	2,596	71	30,543	96		
17 Dumfries N. and Waterloo S.....	456	90	3,450	80	100	00	2,182	11	6,189	81	55,495	44	2,431	57	267	78	100,034	60
18 Dunwich Farmer.....	266	10	712	60	75	00	871	21	1,924	91	19,218	59	164	50	25	03	23,533	03
19 Easthope South.....	916	25	1,392	40	100	00	875	09	3,283	74	20,919	01	123	29	24,514	88
20 Ekfrid.....	102	00	688	00	50	00	802	81	1,642	81	17,548	18	407	74	265	40	21,864	13
21 Elma.....	353	00	785	00	75	00	576	72	1,789	72	15,075	78	303	10	17,857	98
22 Eramosa.....	255	00	631	60	50	00	485	58	1,422	18	2,126	30	1,850	30	63	35	12,692	13
23 Erie.....	417	50	914	25	50	00	392	28	1,774	03	12,673	11	1,753	66	97	54	16,298	34
24 Farmers Central.....	5,676	15	6,769	93	300	00	8,405	47	21,151	55	139,968	03	16,503	39	3,797	38	210,906	17
25 Farmers' Union.....	4,838	00	4,771	05	150	00	4,577	42	14,336	47	49,021	30	3,134	08	4,904	60	71,396	45
26 Formosa.....	1,660	67	1,887	80	100	00	2,196	91	5,845	38	36,989	58	6,657	63	1,322	60	52,815	19
27 Germania.....	1,294	40	1,853	15	75	00	1,681	96	4,904	51	31,260	19	4,412	55	54	72	41,123	97
28 Glengarry.....	1,595	91	1,250	10	100	00	1,835	79	4,781	80	33,572	95	2,018	89	1,207	50	41,581	14

	490 50	987 40	50 00	422 79	1,950 69	50,536 08	336 00	175 71	2,000 00	1,394 20	16,392 68
29 Grand River.....	2,663 56	2,548 10	100 00	1,303 54	6,615 20	40,102 36	.....	410 61	.....	.....	47,128 17
30 Greenville Patron.....	1,403 61	1,859 60	75 00	2,982 49	6,320 70	42,849 37	3,315 90	562 58	7,627 17	.....	60,676 08
31 Grey and Bruce.....	.....	314 00	50 00	253 84	617 84	2,901 38	368 45	14 75	400 00	.....	4,302 42
32 Guelph Township.....	1,861 00	2,944 80	100 00	1,133 98	6,039 78	36,821 15	4,002 25	547 30	.....	.....	47,410 48
33 Halton Union.....	1,434 00	1,362 40	75 00	827 48	3,698 88	7,531 24	1,319 76	345 06	.....	1 64	12,896 58
34 Hamilton Township.....	611 25	1,013 30	75 00	938 37	2,637 92	9,187 34	.....	9 20	.....	8 83	11,843 29
35 Hray Township.....	129 00	384 10	50 00	105 33	668 43	4,166 00	368 86	17 26	.....	.....	5,220 55
36 Hopewell Creek.....	1,136 40	1,617 40	75 00	1,224 04	4,052 84	29,477 93	854 47	412 45	34,650 00	.....	69,447 69
37 Howard Farmers.....	1,782 85	2,375 00	150 00	1,878 71	6,186 56	61,101 92	7,928 19	954 55	.....	.....	76,171 22
38 Howick Farmers.....	2,947 39	3,293 19	150 00	5,792 82	12,183 40	62,481 66	694 47	2,535 07	.....	.....	77,894 60
39 Kent and Essex.....	3,086 00	2,384 50	100 00	1,606 35	7,176 85	29,690 92	665 00	636 13	.....	.....	38,168 90
40 Lambton.....	4,359 62	5,120 00	100 00	4,732 66	9,952 66	55,651 83	2,438 85	513 27	19,497 20	.....	92,413 43
41 Lanark.....	1,841 86	1,320 70	50 00	467 47	3,680 03	4,794 28	535 31	141 76	.....	9 93	9,161 31
42 Lennox and Addington.....	471 25	638 90	50 00	392 17	1,552 32	10,316 80	256 80	260 54	.....	.....	12,386 46
43 Lobo.....	834 00	834 00	75 00	402 49	1,836 49	19,140 90	241 50	186 35	1,000 00	.....	22,405 24
44 London Township.....	525 00	.....	50 00	228 12	929 37	4,874 96	179 40	109 55	.....	.....	6,093 28
45 McGillivray.....	1,164 35	1,165 15	75 00	1,207 18	3,611 68	24,331 12	1,398 88	968 43	.....	448 08	30,758 19
46 McKillop.....	8,248 90	3,891 60	100 00	2,717 98	14,958 48	51,922 44	3,497 35	1,972 90	.....	.....	72,351 17
47 Maple Leaf.....	1,240 00	1,275 80	100 00	772 60	3,388 40	26,672 62	908 57	314 31	10,000 00	133 36	31,417 26
48 Nissouri.....	925 00	1,365 40	50 00	1,605 53	3,945 93	15,534 95	405 05	454 97	.....	.....	30,340 90
49 Norfolk.....	1,125 00	1,095 70	75 00	798 10	3,093 80	11,779 20	143 00	256 79	20,448 68	.....	35,721 47
50 North Kent.....	79 75	396 00	50 00	337 61	863 36	6,439 45	369 60	71 64	.....	.....	7,744 05
51 Oneida.....	1,788 00	1,530 45	25 00	1,514 26	4,857 71	31,078 52	.....	242 63	.....	.....	11,478 86
52 Ontario Threshermen's.....	1,057 50	1,703 90	75 00	1,693 93	4,530 33	61,072 68	2,374 63	576 43	.....	201 97	38,756 04
53 Otter.....	1,436 00	.....	50 00	397 92	1,883 92	15,694 33	1,388 18	67 68	.....	.....	19,034 11
54 Oxford.....	5,027 50	3,275 54	150 00	3,065 94	11,518 98	70,709 06	8,491 25	1,456 00	.....	.....	92,175 29
55 Peel County.....	1,938 89	1,487 25	100 00	1,345 63	4,871 77	26,388 58	5,138 57	467 50	5,000 00	.....	41,866 22
56 Peel and Maryborough.....	1,523 70	1,854 00	75 00	4,236 98	7,689 68	24,873 52	1,031 76	830 78	2,058 00	.....	36,483 74
57 Prescott Farmers.....	.....	805 25	50 00	664 67	1,519 92	8,616 25	.....	60 51	2,125 00	.....	12,321 68
58 Pussich.....	924 00	1,505 30	75 00	1,072 61	3,576 91	12,255 49	1,002 20	125 00	.....	.....	19,464 49
59 Saltfleet and Binbrook.....	235 00	747 00	50 00	340 13	1,390 13	9,154 69	1,166 29	156 62	4,200 00	.....	16,066 73
60 Southwell.....	581 25	791 70	50 00	626 27	2,049 22	10,399 00	312 25	82 55	3,000 00	.....	15,843 02
61 Townsend.....	475 00	894 61	100 00	838 99	2,308 60	7,376 72	.....	137 40	.....	.....	9,822 72
62 Usborne and Hibbert.....	100 00	1,314 15	50 00	404 35	1,868 50	1,231 26	481 20	39 05	.....	957 41	4,577 42
63 Walpole Farmers.....	6,233 90	4,774 95	250 00	5,957 93	17,216 78	101,635 07	3,205 15	954 02	10,000 00	.....	133,011 02
64 Waterloo North.....	1,385 00	1,516 00	100 00	1,581 18	4,582 18	36,956 54	636 10	533 70	.....	.....	42,708 52
65 Wawanosh West.....	496 00	1,035 00	75 00	489 87	2,095 87	17,347 03	835 43	636 33	.....	.....	20,914 66
66 Westminster Township.....	763 50	544 00	50 00	631 82	1,989 32	10,782 80	164 50	170 63	.....	.....	13,107 25
67 Williams East.....	149 00	780 00	50 00	363 38	1,342 38	21,424 86	1,043 75	80 77	.....	.....	23,891 76
68 Yarmouth.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	89,372 33	116,821 17	5,425 00	99,538 79	311,157 29	1,651,107 47	115,994 70	54,306 15	212,502 31	3,598 72	2,348,866 64
											135,601 63

NOTE—See pages 54 and 55 for companies' 1933 loss ratios.

II.—FARMERS' MUTUALS—WEATHER ASSETS

DECEMBER 31ST, 1933

Name of Corporation	Real estate	Debentures and other securities	Cash	Cash payment and instalments of 1933	Assessments of 1933 unpaid	Interest accrued	Agents' balances	All other assets	Total assets	Net Unassessed premium note residue
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1 Huron Weather.....	.....	.....	146 79	.....	5,982 15	.....	297 70	.....	6,426 64	154,205 80
2 Ontario Farmers.....	2,500 00	10,000 00	8,561 13	1,175 75	.....	166 66	471 18	.....	22,874 72	154,410 60
3 Western Farmers.....	.....	200,000 00	13,720 62	1,376 53	.....	.....	.....	3,391 04	218,488 19	299,547 02
Totals.....	2,500 00	210,000 00	22,428 54	2,552 28	5,982 15	166 66	768 88	3,391 04	247,789 55	608,163 42

LIABILITIES

DECEMBER 31ST, 1933

Name of Corporation	Loss estimated, not reported	Borrowed money, bills payable	Interest accrued	Unearned premiums	All other liabilities	Total liabilities	Number of policies	Net amount at risk	Surplus or *deficit
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.		\$ c.	\$ c.
1 Huron Weather.....	600 00	9,500 00	.....	9,212 40	.....	19,312 40	2,917	5,280,200 00	*12,885 76
2 Ontario Farmers.....	.....	.....	.....	9,326 35	.....	9,326 35	3,711	5,981,689 00	13,548 37
3 Western Farmers.....	.....	.....	.....	31,487 13	.....	31,487 13	8,012	18,439,229 00	187,001 06
Totals.....	600 00	9,500 00	.....	50,025 88	.....	60,125 88	14,640	29,701,118 00	187,663 67

RECEIPTS
FOR THE YEAR ENDED DECEMBER 31ST, 1933

Name of Corporation	Application and survey fees	Cash payments, instalments of 1933	Cash payments, instalments due in prior years	Agents' balances of 1932 paid in 1933	Assessments, 1933	Assessments, prior years	Interest	Borrowed money	Other receipts	Total receipts	Realization of investments (not extended)
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1 Huron Weather.....	.....	6,751 80	226 80	.....	27,979 50	.....	.....	27,000 00	2,048 61	64,006 71	.....
2 Ontario Farmers.....	.....	10,908 91	360 70	1,024 06	.....	.....	675 15	.....	167 86	13,136 68	.....
3 Western Farmers.....	788 00	28,912 49	.....	.....	.....	.....	10,534 97	10,000 00	.....	50,235 46	.....
Totals.....	788 00	46,573 20	587 50	1,024 06	27,979 50	.....	11,210 12	37,000 00	2,216 47	127,378 85	.....

EXPENDITURES
FOR THE YEAR ENDED DECEMBER 31ST, 1933

Name of Corporation	Agents' commission	Salaries, directors' and auditors' fees	License fee	General expense account	Total expenses of management	Losses	rebates, returned premiums	Borrowed money repaid	Other expenditure	Total expenditure	Invested (not extended)
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1 Huron Weather.....	1,041 06	1,165 43	75 00	5,238 92	7,520 41	46,346 54	99 47	17,500 00	.....	71,466 42	.....
2 Ontario Farmers.....	1,683 96	2,585 00	75 00	2,142 45	6,486 41	12,742 83	55 32	.....	.....	19,284 56	.....
3 Western Farmers.....	3,916 57	3,887 00	100 00	4,251 45	12,155 02	36,206 63	132 18	10,000 00	.....	58,493 83	.....
Totals.....	6,641 59	7,637 43	250 00	11,632 82	26,161 84	95,296 00	286 97	27,500 00	.....	149,244 81	.....

III. ASSOCIATED NEW ENGLAND FACTORY MUTUALS

AMERICAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I., U.S.A.

OFFICERS

President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph, Arthur A. Longley, Clarke Freeman, Earl W. Harrington, Theodore P. Bogert; Secretary, Theodore P. Bogert; Treasurer, Hovey T. Freeman.

Representative in the Province.—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ontario.

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William B. MacColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditors.—Felix Hebert, Turks Head Bldg., Providence, R.I.

Organized.—June 1, 1877. *Commenced business.*—June 1, 1877.

Commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$333,088 98
Book value of stocks.....		1,733,999 32
Cash—on hand.....	\$14,347 25	
in banks and other depositories.....	65,306 46	
		79,653 71
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1933.....	27,021 51	
Written prior to 1st October, 1933.....	5,059 29	
		32,080 80
Total Ledger Assets.....		\$2,178,822 81

Non-Ledger Assets

Interest due, \$1,465; accrued, \$3,258.42.....		\$4,723 42
Excess of amortized value over book value of bonds.....		5,533 02
Total Non-Ledger Assets.....		\$10,256 44
Gross Assets.....		\$2,189,079 25
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October).....	\$5,059 29	
Deficiency of convention under book value of ledger assets (stocks).....	244,955 32	
		\$250,014 61
Total Admitted Assets.....		\$1,939,064 64

Liabilities

Net provision for unpaid losses and claims.....		\$11,020 22
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,584,685 16	
Unearned premium deposits.....		795,991 06
Administration expense.....		90 37
Taxes due and accrued.....		1,137 80
Contingency reserve.....		405,049 00
Total Liabilities.....		\$1,213,288 45
Surplus of admitted assets over all liabilities.....		\$725,776 19
Total.....		\$1,939,064 64

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$32,920 31	\$807,759 39
Deduct:		
Reinsurance.....		\$1,200 00
Return premium deposits on cancelled business.....	8,681 71	154,310 31
Net premium deposits written.....	\$24,238 60	\$652,249 08

Income and Expenditure—Continued

Reserve of unearned premium deposits:		
At beginning of year.....	\$31,773 27	\$888,591 77
At end of year.....	29,580 79	795,991 06
Increase or decrease.....	\$2,192 48	\$92,600 71
Net premium deposits earned.....	\$26,431 08	\$744,849 79
Net losses incurred.....	3,944 64	61,180 85
Administration and other expenses incurred.....	\$76,355 20	
Investment expenses.....	4,582 38	
		80,937 58
Net gain in underwriting.....		\$602,731 36
Other revenues:		
Interest, dividends and rents earned.....		88,226 14
Other Expenditures:		
Decrease in book value of investments.....	\$10 20	
Net loss from sale of investments.....	102,053 78	
Decrease in market value of investments.....	553,416 17	
		655,480 15
Net gain for policyholders on operations for year.....		\$35,477 35

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1933.....	\$1,781,521 11
Net gain on operations brought down.....	35,477 35
Total.....	\$1,816,998 46
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	\$681,113 98
Contingency reserve.....	405,049 00
	1,086,162 98
Balance.....	\$730,835 48
Deduct:	
Ledger Assets not admitted.....	\$5,059 29
Surplus of admitted assets over all liabilities.....	\$725,776 19

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$12,167,588	\$71,626 03	\$298,040,672	\$1,688,859 90
Written or renewed during year.....	5,514,798	32,911 91	140,684,691	807,382 65
Total.....	\$17,682,386	\$104,537 94	\$438,725,363	\$2,496,242 55
Deduct cancelled and expired.....	6,441,064	39,152 88	156,558,111	913,000 55
Net in force 31st Dec., 1933.....	\$11,241,322	\$65,385 06	\$282,167,252	\$1,583,242 00
Other Classes:				
Gross in force 31st Dec., 1932.....	\$1,200	\$8 40	\$210,810	\$1,557 11
Written or renewed during year.....	1,200	8 40	86,227	376 74
Total.....	\$2,400	\$16 80	\$297,037	\$1,933 85
Deduct cancelled and expired.....	1,200	8 40	129,816	490 69
Net in force 31st Dec., 1933.....	\$1,200	\$8 40	\$167,221	\$1,443 16

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz:—one year, 95 %; two years, 91 %; three years, 87 %; four years, 83 %; five years, 79 %.

What is the largest gross aggregate amount insured in any one hazard?—\$264,000.

What is the largest net aggregate amount insured in any one hazard?—\$264,000.

Give classes of insurance written—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on Manufacturing properties and other properties in connection therewith.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$3,664 91	\$406 38	\$38,598 20	\$20,055 10
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Total.....	\$3,664 91	\$406 38	\$38,598 20	\$20,055 10
Less reinsurance on losses paid during year.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$3,664 91	\$406 38	\$38,598 20	\$20,055 10
Deduct net claims outstanding at beginning of year.....	279 64	.....	\$6,544 77	1,947 90
Add net claims outstanding at end of year..	142 66	10 33	8,246 95	2,773 27
Net losses incurred.....	\$3,527 93	416 71	\$40,300 38	\$20,880 47

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$24,238 60
Net losses paid in the Province.....	4,071 30
Percentage.....	16 80
Net premium deposits earned in the Province.....	26,431 08
Net losses incurred in the Province.....	3,944 64
Percentage.....	14 92

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN STREET, BOSTON, MASS.

OFFICERS

President, E. V. French; Vice Presidents, D. W. Bartlett, G. S. Young, E. A. Barrier; Secretary, F. W. Jones; Treasurer, G. S. Young.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Building, 350 Bay Street, Toronto, Ont.

Directors.—Franklin W. Hobbs, Boston, Mass.; Robert Amory, Boston, Mass.; D. Wendell Bartlett, Boston, Mass.; Edward V. French, Boston, Mass.; Philip Y. De Normandie, Boston, Mass.; David L. Luke, New York, N.Y.; Nathaniel Stevens, Boston, Mass.; R. P. Snelling, Boston, Mass.; William W. Trench, Schenectady, N.Y.; T. A. Russell, Toronto, Can.; Merton L. Emerson, Boston, Mass.; Wm. D. Kerofft, New York City.

Auditors.—Robert Dysart, C.P.A., Boston, Mass.

Organized.—February 8, 1860. *Commenced business.*—October 1, 1860.

Commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for the Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....	\$5,346,102 15
Book value of stocks.....	915,671 90
Cash—on hand.....	\$738 98
in banks and other depositories.....	398,527 18
	399,266 16
Premium deposits in course of collection:	
Written on or subsequent to 1st October, 1933.....	\$103,681 89
Written prior to 1st October, 1933.....	7,264 71
	110,946 60
Total Ledger Assets.....	\$6,771,986 81

Non-Ledger Assets

Interest.....	\$77,038 67
Total Non-Ledger Assets.....	\$77,038 67
Gross Assets.....	\$6,849,025 48
<i>Deduct Assets Not Admitted:</i>	
Premium deposits (business written prior to 1st October).....	\$7,264 71
Deficiency of market under book value of ledger assets.....	936,472 05
	\$943,736 76
Total Admitted Assets.....	\$5,905,288 72

Liabilities

Net provision for unpaid losses and claims.....	\$28,997 70
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	<u>\$4,027,090 49</u>
Unearned premium deposits.....	2,025,883 80
Administration expense.....	3,500 00
Taxes due and accrued.....	2,769 41
Total Liabilities.....	<u>\$2,061,150 91</u>
Surplus of admitted assets over all liabilities.....	<u>\$3,844,137 81</u>
Total.....	<u>\$5,905,288 72</u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$95,895 94	\$2,735,735 57
Deduct return premium deposits on cancelled business.....	<u>18,523 39</u>	<u>433,297 97</u>
Net premium deposits written.....	\$77,372 55	\$2,302,437 60
Reserve of unearned premium deposits:		
At beginning of year.....	51,247 63	2,110,016 31
At end of year.....	<u>68,080 11</u>	<u>2,025,883 80</u>
Increase or decrease.....	\$16,832 48	\$84,132 51
Net premium deposits earned.....	\$60,540 07	\$2,386,570 11
Net losses incurred.....	<u>2,175 57</u>	<u>125,579 50</u>
Administration and other expenses:—		
Administration.....	\$237,701 64	
Directors' fees.....	1,230 00	
Legal.....	1,821 34	
Taxes and licenses.....	<u>4,267 70</u>	
		245,020 68
Net gain in underwriting.....		\$2,015,969 93
Other revenues:		
Interest, dividends and rents earned.....	\$286,737 22	
Profit on sale of investments.....	2,367 00	
Increase in book value of investments.....	<u>360 79</u>	
		289,465 01
Other expenditures:		
Decrease in market value of investments.....	\$674,003 92	
Loss from sale of investments.....	<u>42,365 31</u>	
		716,369 23
Net gain for policyholders on operations for year.....		<u>\$1,589,065 71</u>

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1933.....	\$4,543,615 00
Net gain on operations brought down.....	1,589,065 71
Total.....	<u>\$6,132,680 71</u>
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	2,281,278 19
Balance.....	<u>\$3,851,402 52</u>
Deduct:	
Ledger Assets not admitted.....	\$7,264 71
Surplus of admitted assets over all liabilities.....	<u>\$3,844,137 81</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$21,211,345	\$130,544 16	\$773,140,033	\$4,220,701 25
Written or renewed during year.....	15,176,897	95,895 94	498,731,684	2,735,735 57
Total.....	<u>\$36,388,242</u>	<u>\$226,440 10</u>	<u>\$1,271,871,717</u>	<u>\$6,956,436 82</u>
Deduct cancelled and expired.....	13,613,924	88,408 06	532,052,743	2,929,346 33
Net in force 31st Dec., 1933.....	<u>\$22,774,318</u>	<u>\$138,032 04</u>	<u>\$739,818,974</u>	<u>\$4,027,090 49</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times.
Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.
Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95 %; two years, 90 %; three years, 85 %; four years, 80 %; five years, 75 %.
What is the largest gross aggregate amount insured in any one hazard?—\$950,000.
What is the largest net aggregate amount insured in any one hazard?—\$950,000.
Give classes of insurance written—Fire, Sprinkler Leakage, and Windstorm.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$1,126 41	\$688 01	\$83,844 12	\$31,346 48
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Total.....	\$1,126 41	\$688 01	\$83,844 12	\$31,346 48
Deduct net claims outstanding at beginning of year.....	\$25 00	\$40 00	\$14,607 96	\$4,000 84
Add net claims outstanding at end of year.....	376 15	50 00	25,214 35	3,783 35
Net losses incurred.....	\$1,477 56	\$698 01	\$94,450 51	\$31,128 99

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$77,372 55
Net losses paid in the Province.....	1,814 42
Percentage.....	2 34
Net premium deposits earned in the Province.....	60,540 07
Net losses incurred in the Province.....	2,175 57
Percentage.....	3 59

BLACKSTONE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

OFFICERS

President, Charles H. Smith; Vice-President, Chas. E. Rigby; Secretary, Howard I. Lee; Treasurer, C. H. Smith.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Bldg., Toronto, Ont.

Directors or Trustees.—Charles H. Merriman, Providence, R.I.; Royal C. Taft, Providence, R.I.; Henry L. Tiffany, New Bedford, Mass.; George H. Wilcox, Meriden, Conn.; Harvey A. Higgins, Cleveland, Ohio; Charles H. Newell, Providence, R.I.; Herbert G. Beede, Pawtucket, R.I.; Charles H. Smith, Providence, R.I.; Morell Mackenzie, Providence, R.I.; John B. Lewis, Providence, R.I.; William R. L. McBee, South Willington, Conn.; S. Marshall Beattie, Greenville, S.C.; John D. Finn, New York, N.Y.; F. W. Evens, Montreal, Que.

Auditors.—Charles H. Merriman and Royal C. Taft, Audit Committee; Felix Hébert, Auditor.

Organized.—1868. Commenced business.—1868.

Commenced business in the Province.—1927.

Statement for the Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....	\$1,570,399 06
Book value of stocks.....	1,965,581 39
Cash—on hand.....	\$5,083 60
in banks and other depositories.....	123,846 46
	128,930 06
Premium deposits in course of collection:	
Written on or subsequent to 1st October, 1933.....	\$75,891 13
Written prior to 1st October, 1933.....	3,226 46
	79,117 59
Total Ledger Assets.....	\$3,744,028 10

Non-Ledger Assets

Interest due, \$4,100.00; accrued, \$15,843.75.....	\$19,943 75
Total Non-Ledger Assets.....	\$19,943 75
Gross Assets.....	\$3,763,971 85
<i>Deduct Assets Not Admitted:</i>	
Premium deposits (business written prior to 1st Oct.).....	\$3,226 46
Deficiency of market under book value of ledger assets.....	655,181 99
	\$658,408 45
Total Admitted Assets.....	\$3,105,563 40

Liabilities

Net provision for unpaid losses and claims.....	\$25,087 26
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$2,664,877 45
Unearned premium deposits.....	1,347,441 64
Administration expense.....	1,038 50
Taxes due and accrued.....	2,294 46
Total Liabilities.....	\$1,375,861 80
Surplus of admitted assets over all liabilities.....	\$1,729,701 60
Total.....	\$3,105,563 40

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$64,531 99	\$1,476,376 20
<i>Deduct:</i>		
Return premium deposits on cancelled business.....	16,367 86	257,705 87
Net premium deposits written.....	\$48,164 13	\$1,218,670 33
Reserve of unearned premium deposits:		
At beginning of year.....	53,084 46	1,466,938 69
At end of year.....	53,250 26	1,347,441 64
Increase or decrease.....	\$165 80	\$119,497 05
Net premium deposits earned.....	\$47,998 33	\$1,338,167 38
Net losses incurred.....	5,094 78	110,139 80
Administration and other expenses:		
Administration.....	\$55,152 94	
Directors' fees.....	3,129 60	
Legal.....	1,244 20	
Taxes and licenses.....	5,160 62	
Association fees, etc.....	86,109 63	
		150,796 05
Net gain in underwriting.....		\$1,077,231 45
<i>Other revenues:</i>		
Interest, dividends and rents earned.....	\$143,158 98	
Profit on sale of investments.....	64,292 06	
Exchange premium.....	1,856 25	
		209,307 29
<i>Other Expenditures:</i>		
Decrease in market value of investments.....	\$830,471 52	
Loss on sale of investments.....	247,740 32	
		1,078,211 84
Net gain for policyholders on operations for year.....		\$208,326 94

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1933.....	\$2,743,484 57
Net gain on operations brought down.....	208,326 94
Total.....	\$2,951,811 51
<i>Deduct:</i>	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	1,218,883 45
Balance.....	\$1,732,928 06
<i>Deduct:</i>	
Ledger Assets not admitted.....	\$3,226 46
Surplus of admitted assets over all liabilities.....	\$1,729,701 60

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$18,592,645	\$114,088 35	\$500,968,934	\$2,811,900 45
Written or renewed during year.....	10,286,957	64,531 99	258,956,655	1,476,376 20
Total.....	\$28,879,602	\$178,620 34	\$759,925,589	\$4,288,276 65
Deduct cancelled and expired.....	11,363,275	73,430 36	282,059,812	1,623,399 20
Net in force 31st Dec., 1933.....	\$17,516,327	\$105,189 98	\$477,865,777	\$2,664,877 45

Miscellaneous

To what extent is the liability of policyholders limited?—By charter to five times the cash premium.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94.58 %; two years, 89.58 %; three years, 84.58 %; four years, 79.58 %; five years, 0 %.

What is the largest gross aggregate amount insured in any one hazard?—\$150,000.

What is the largest net aggregate amount insured in any one hazard?—\$150,000.

Give classes of insurance written—Fire, Sprinkler Leakage, Windstorm.

Losses

	IN THE PROVINCE	ALL BUSINESS
	Fire	Fire
Gross claims paid during year.....	\$4,893 03	\$102,931 30
Net losses paid.....	\$4,893 03	\$102,931 30
Deduct net claims outstanding at beginning of year.....	118 00	17,878 76
Add net claims outstanding at end of year.....	319 75	25,087 26
Net losses incurred.....	\$5,094 78	\$110,139 80

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$48,164 13
Net losses paid in the Province.....	4,893 03
Percentage.....	10 15
Net premium deposits earned in the Province.....	47,998 33
Net losses incurred in the Province.....	5,094 78
Percentage.....	10 61

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN ST., BOSTON, MASS.

OFFICERS

President, H. D. Hall; Vice-Presidents, J. W. Lord, H. L. Carter; Secretary, H. D. Hall; Treasurer, E. F. Robinson.

Chief Representative in the Province.—H. D. Jones, 350 Bay St., Toronto.

Directors or Trustees.—S. B. Chase, Fall River, Mass.; E. T. Pierce, New Bedford, Mass.; F. C. McDuffie, Boston, Mass.; F. C. Dumaine, Boston, Mass.; R. H. I. Goddard, Providence, R.I.; Frank Cheney, Jr., South Manchester, Conn.; R. T. Syman, Boston, Mass.; H. De F. Lockwood, Boston, Mass.; E. K. Swift, Whitinsville, Mass.; A. E. Colby, Boston, Mass.; Robert Amory, Boston, Mass.

Auditors.—Wm. G. Smith, Boston, Mass., and Stanley C. Hickok, Lawrence, Mass.

Organized.—April 15, 1850. Commenced business.—October 15, 1850.

Commenced business in the Province.—September 12, 1927.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets	
Book value of bonds and debentures.....	\$5,758,467 54
Book value of stocks.....	638,245 43
Cash—on hand.....	\$519 93
in banks and other depositories.....	492,150 18
	492,670 11

Ledger Assets—Continued

Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1933.....	\$126,899 45	
Written prior to 1st October, 1933.....	8,997 63	
		\$135,897 08
Total Ledger Assets.....		\$7,025,280 16
Non-Ledger Assets		
Interest accrued.....		\$82,521 67
Total Non-Ledger Assets.....		\$82,521 67
Gross Assets.....		\$7,107,801 83
Deduct Assets Not Admitted:		
Premium deposits (business written prior to 1st October).....	\$8,997 63	
Deficiency of market under book value of ledger assets.....	722,324 97	
		\$731,322 60
Total Admitted Assets.....		\$6,376,479 23

Liabilities

Net provision for unpaid losses and claims.....		\$31,794 83
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$5,116,467 95	
Unearned premium deposits.....		2,587,689 76
Administration expense.....		3,599 82
Taxes due and accrued.....		3,626 48
Total Liabilities.....		\$2,626,710 89
Surplus of admitted assets over all liabilities.....		\$3,749,768 34
Total.....		\$6,376,479 23

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$119,426 83	\$3,454,085 13
Deduct:		
Return premium deposits on cancelled business.....	24,697 31	440,216 27
Net premium deposits written.....	\$94,729 52	\$3,013,868 86
Reserve of unearned premium deposits:		
At beginning of year.....	68,629 43	\$2,726,984 56
At end of year.....	81,334 76	\$2,587,689 76
Increase or decrease.....	\$12,705 33	\$139,294 80
Net premium deposits earned.....	\$82,024 19	\$3,153,163 66
Net losses incurred.....	2,435 22	153,627 34
Administration and other expenses:		
Administration.....	\$289,904 77	
Directors' Fees.....	1,491 20	
Legal.....	2,299 20	
Taxes and licenses.....	2,560 12	
		296,255 29
Net gain in underwriting.....		\$2,703,281 03
Other revenues:		
Interest, dividends and rents earned.....	\$308,763 34	
Profit on sale of investments.....	18,801 05	
		327,564 39
Other Expenditures:		
Decrease in market value of investments.....	\$919,853 36	
Loss from sale of ledger assets.....	46,064 72	
		965,918 08
Net gain for policyholders on operations for year.....		\$2,064,927 34

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1933.....		\$4,775,433 22
Net gain on operations brought down.....		2,064,927 34
Total.....		\$6,840,360 56
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....		\$3,081,594 59
Balance.....		\$3,758,765 97
Deduct:		
Ledger Assets not admitted.....		\$8,997 63
Surplus of admitted assets over all liabilities.....		\$3,749,768 34

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932....	\$29,024,118	\$179,044 33	\$1,018,448,781 40	\$5,448,907 25
Written or renewed during year..	19,532,700	119,426 83	638,060,584 00	3,454,085 13
Total.....	\$48,556,818	\$298,471 16	\$1,656,509,365 40	\$8,902,992 38
Deduct cancelled and expired....	19,958,444	130,605 47	693,965,845 00	3,786,524 43
Net in force 31st Dec., 1933.....	\$28,598,374	\$167,865 69	\$962,543,520 40	\$5,116,467 95

Miscellaneous

To what extent is the liability of policyholders limited?—Five times.
Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.
Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90.75%; three years, 86.75%; four years, 82.75%; five years, 80%.
What is the largest gross aggregate amount insured in any one hazard?—\$800,000.
What is the largest net aggregate amount insured in any one hazard?—\$800,000.
Give classes of insurance written—Fire, Use and Occupancy, Sprinkler Leakage, and Wind-storm.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$476 21	\$1,315 18	\$108,708 84	\$44,757 24
Net losses paid.....	\$476 21	\$1,315 18	\$108,708 84	\$44,757 24
Deduct net claims outstanding at beginning of year.....	60 00	32 00	25,292 90	5,340 67
Add net claims outstanding at end of year..	628 83	107 00	22,699 45	8,095 38
Net losses incurred.....	\$1,045 04	\$1,390 18	\$106,115 39	\$47,511 95

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$94,729 52
Net losses paid in the Province.....	1,791 39
Percentage.....	1 89
Net premium deposits earned in the Province.....	82,024 19
Net losses incurred in the Province.....	2,435 22
Percentage.....	2 96

COTTON AND WOOLEN MANUFACTURERS MUTUAL INSURANCE COMPANY OF NEW ENGLAND

HEAD OFFICE, 185 FRANKLIN ST., BOSTON, MASS.

OFFICERS

President, Eugene H. Clapp; Vice-President, William B. Brophy; Secretary, Edward H. Williams; Treasurer, William B. Brophy.

Name and Address of Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—E. N. Bartlett, North Oxford, Mass.; W. B. Brophy, Boston, Mass.; E. H. Clapp, Boston, Mass.; R. N. Fowler, Holyoke, Mass.; J. K. Milliken, North Dighton, Mass.; J. P. Stevens, Newburyport, Mass.; C. N. Stoddard, Greenfield, Mass.; H. B. Lewis, Lawrence, Mass.; R. B. Lowe, Fitchburg, Mass.

Auditors.—Patterson, Teele & Dennis, 1 Federal St., Boston, Mass.

Organized.—October 19, 1875. Commenced business.—October 20, 1875.

Date commenced business in the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$1,476,700 29
Book value of stocks.....		28,400 00
Cash—on hand.....	\$326 17	
in banks and other depositories.....	127,542 19	
		127,868 36
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1933.....	\$25,783 07	
Written prior to 1st October, 1933.....	1,957 38	
		27,740 45
Total Ledger Assets.....		<u>\$1,660,709 10</u>

Non-Ledger Assets

Interest accrued.....		\$20,642 50
Total Non-Ledger Assets.....		<u>\$20,642 50</u>
Gross Assets.....		<u>\$1,681,351 60</u>
Deduct Assets Not Admitted:		
Premium deposits (business written prior to 1st October).....	\$1,957 38	
Deficiency of market under book value of ledger assets:		
Bonds.....	56,735 29	
Stocks.....	7,100 00	
		\$65,792 67
Total Admitted Assets.....		<u>\$1,615,558 93</u>

Liabilities

Net provision for unpaid losses and claims.....		\$8,893 39
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,055,651 90	
Unearned premium deposits.....		527,413 47
Administration expense.....		1,820 22
Taxes due and accrued.....		2,891 65
Total Liabilities.....		<u>\$541,018 73</u>
Surplus of admitted assets over all liabilities.....		<u>\$1,074,540 20</u>
Total.....		<u>\$1,615,558 93</u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$27,763 91	\$653,850 58
Deduct:		
Return premium deposits on cancelled business.....	4,214 26	89,266 98
Net premium deposits written.....	\$23,549 65	\$564,583 60
Reserve of unearned premium deposits:		
At beginning of year.....	18,644 60	560,328 74
At end of year.....	21,997 73	527,413 47
Increase.....	\$3,353 13	—\$32,915 27
Net premium deposits earned.....	\$20,196 52	\$597,498 87
Net losses incurred.....	950 97	40,641 87
Administration and other expenses:		
Administration.....	\$56,387 72	
Directors' fees.....	868 96	
Legal.....	450 36	
Taxes and licenses.....	3,344 16	
		61,051 20
Net gain in underwriting.....		<u>\$495,805 80</u>
Other revenues:		
Interest, dividends and rents earned.....	\$73,106 69	
Profit on sale of investments.....	1,674 35	
Canadian Exchange.....	720 00	
		75,501 04
Other expenditures:		
Decrease in market value of investments.....	\$77,286 25	
Loss on sale of investments.....	2,686 50	
Decrease in book value of Investments.....	43,367 50	
Investment expenses.....	1,923 52	
		125,263 77
Net gain for policyholders on operations for year.....		<u>\$446,043 07</u>

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1933.....	\$1,194,538 36
Net gain on operations brought down.....	446,043 07
Total.....	\$1,640,581 43
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	564,083 85
Balance.....	\$1,076,497 58
Deduct:	
Ledger Assets not admitted.....	\$1,957 38
Surplus of admitted assets over all liabilities.....	\$1,074,540 20

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$5,809,897	\$39,175 37	\$187,765,337	\$1,111,502 15
Written or renewed during year.....	4,109,837	27,763 91	110,881,013	653,656 50
Total.....	\$9,919,734	\$66,939 28	\$298,646,350	\$1,765,158 65
Deduct cancelled and expired.....	3,766,766	26,318 93	118,017,558	709,935 02
Net in force 31st Dec., 1933.....	\$6,152,968	\$40,620 35	\$180,628,792	\$1,055,223 63
Other classes:				
Gross in force 31st Dec., 1932.....	\$2,000	\$15 00	\$74,307	\$514 13
Written or renewed during year.....			41,112	194 08
Total.....	\$2,000	\$15 00	\$115,419	\$708 21
Deduct cancelled and expired.....	2,000	15 00	55,784	279 94
Net in force 31st Dec., 1933.....			\$59,635	\$428 27

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—Yes; a small percentage added to reserve.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95 %; two years, 90 %; three years, 85 %; four years, 80 %; five years, 0 %.

What is the largest gross aggregate amount insured in any one hazard?—\$80,000.

What is the largest net aggregate amount insured in any one hazard?—\$80,000.

Give classes of insurance written—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$647 40	\$215 57	\$24,446 51	\$13,375 68
Expenses of adjustment and settlement of losses.....				
Net losses paid.....	\$647 40	\$215 57	\$24,446 51	\$13,375 68
Deduct net claims outstanding at beginning of year.....	7 00	5 00	4,975 71	1,098 00
Add net claims outstanding at end of year..	86 00	14 00	7,639 39	1,254 00
Net losses incurred.....	\$726 40	\$224 57	\$27,110 19	\$13,531 68

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$23,549 65
Net losses paid in the Province.....	862 97
Percentage.....	3.66
Net premium deposits earned in the Province.....	\$20,196 52
Net losses incurred in the Province.....	950 97
Percentage.....	4.71

ENTERPRISE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

OFFICERS

President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph; Earl W. Harrington, Arthur A. Longley, Clarke Freeman, Theodore P. Bogert, Secretary, Theodore P. Bogert; Treasurer, Hovey T. Freeman.

Representative in the Province.—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ont.

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. J. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Can.; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William B. MacColl, Providence, R.I.; Fuller F. Baines, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditors.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organised.—1874, *Commenced business.*—1874.

Commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$324,615 99
Book value of stocks.....		1,713,861 69
Cash—on hand.....	\$12,299 88	
in banks and other depositories.....	65,840 54	
		78,140 42
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1933.....	\$27,021 51	
Written prior to 1st October, 1933.....	5,059 29	
		32,080 80
Total Ledger Assets.....		\$2,148,698 90

Non-Ledger Assets

Interest due, \$1,487.50; accrued, \$3,180.61.....		\$4,668 11
Excess of amortized value over book value of bonds.....		5,836 01
Total Non-Ledger Assets.....		\$10,504 12
Gross Assets.....		\$2,159,203 02
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October).....	\$5,059 29	
Deficiency of convention under book value of ledger assets.....	243,177 69	
		\$248,236 98
Total Admitted Assets.....		\$1,910,966 04

Liabilities

Net provision for unpaid losses and claims.....		\$11,020 21
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,584,685 16	
Unearned premium deposits.....		795,991 06
Administration expense.....		90 37
Taxes due and accrued.....		1,137 80
Other liabilities:		
Contingency reserve.....		399,893 00
Total Liabilities.....		\$1,208,132 44
Surplus of admitted assets over all liabilities.....		\$702,833 60
Total.....		\$1,910,966 04

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$32,920 31	\$807,759 39
Deduct:		
Reinsurance.....	Nil	1,200 00
Return premium deposits on cancelled business.....	8,681 71	154,310 32
Net premium deposits written.....	\$24,238 60	\$652,249 07

Income and Expenditure—Continued

Reserve of unearned premium deposits:			
At beginning of year.....	\$31,773 25	\$888,591 77	
At end of year.....	29,580 79	795,991 06	
Increase or decrease.....	\$2,192 46	\$92,600 71	
Net premium deposits earned.....	\$26,431 06	\$744,849 78	
Net losses incurred.....	3,944 64	61,180 85	
Administration and other expenses.....	\$76,379 47		
Investment expenses.....	4,433 82	80,813 29	
Net gain in underwriting.....		\$602,855 64	
Other revenues:			
Interest, dividends and rents earned.....		87,074 27	
Other expenditures:			
Decrease in book value of investments.....	\$10 14		
Net loss from sale of investments.....	97,405 70		
Decrease in market value of securities.....	547,869 03	645,284 87	
Net gain for policyholders on operations for year.....		\$44,645 04	

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1933.....	\$1,744,254 83
Net gain on operations brought down.....	44,645 04
Total.....	\$1,788,899 87
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	\$681,113 98
Contingency Reserve.....	399,893 00
	\$1,081,006 98
Balance.....	\$707,892 89
Deduct:	
Ledger Assets not admitted.....	\$5,059 29
Surplus of admitted assets over all liabilities.....	\$702,833 60

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$12,167,588	\$71,626 03	\$298,040,672	\$1,688,859 90
Written or renewed during year.....	5,514,798	32,911 91	140,684,691	807,382 65
Total.....	\$17,682,386	\$104,537 94	\$438,725,363	\$2,496,242 55
Deduct cancelled and expired.....	6,441,064	39,152 88	156,558,111	913,000 55
Net in force 31st Dec., 1933.....	\$11,241,322	\$65,385 06	\$282,167,252	\$1,583,242 00
Other classes:				
Gross in force 31st Dec., 1932.....	\$1,200	\$8 40	\$210,810	\$1,557 11
Written or renewed during year.....	1,200	8 40	86,227	376 74
Total.....	\$2,400	\$16 80	\$297,037	\$1,933 85
Deduct cancelled and expired.....	1,200	8 40	129,816	490 69
Net in force 31st Dec., 1933.....	\$1,200	\$8 40	\$167,221	\$1,443 16

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.
Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums deposit returned during the year on expired policies as dividends or profits, viz.:—one year, 95 %; two years, 91 %; three years, 87 %; four years, 83 %; five years, 79 %.

What is the largest gross aggregate amount insured in any one hazard?—\$264,000.

What is the largest net aggregate amount insured in any one hazard?—\$264,000.

Give classes of insurance written—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake, on manufacturing properties and other properties connected therewith.

	Losses			
	IN THE PROVINCES		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$3,664 91	\$406 39	\$38,598 20	\$20,055 10
Net losses paid.....	\$3,664 91	\$406 39	\$38,598 20	\$20,055 10
Deduct net claims outstanding at beginning of year.....	279 64	.....	6,544 76	1,947 90
Add net claims outstanding at end of year..	142 66	10 32	8,246 95	2,773 26
Net losses incurred.....	<u>\$3,527 93</u>	<u>\$416 71</u>	<u>\$40,300 39</u>	<u>\$20,880 46</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$24,238 60
Net losses paid in the Province.....	4,071 30
Percentage.....	16.80
Net premium deposits earned in the Province.....	\$26,431 06
Net losses incurred in the Province.....	3,944 64
Percentage.....	14.92

FALL RIVER MANUFACTURERS MUTUAL INSURANCE COMPANY

HEAD OFFICE, 84 NORTH MAIN ST., FALL RIVER, MASS.

OFFICERS

President, James E. Osborn; Vice-President, Simeon B. Chase; Secretary, H. N. G. Terry; Treasurer, James W. Brigham.

Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—James E. Osborn, Fall River, Mass.; Simeon B. Chase, Fall River, Mass.; Spencer Borden, Fall River, Mass.; Charles N. Borden, Fall River, Mass.; Nathan Durfee, Fall River, Mass.; James A. Burke, Jr., Fall River, Mass.; Joseph K. Milliken, North Dighton, Mass.; Andrew G. Pierce, Jr., New Bedford, Mass.; James E. Stanton, Jr., New Bedford, Mass.

Auditor.—Harry L. French, Fall River, Mass.

Organized.—February 11, 1870. Commenced business.—May 1, 1870.

Commenced business in Canada.—October 20, 1927. In the Province.—October 21, 1927.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....	\$1,771,684 51
Book value of stocks.....	154,020 00
Cash—on hand.....	\$116 25
in banks and other depositories.....	106,226 00
	106,342 25
Premium deposits in course of collection:	
Written on or subsequent to 1st October, 1933.....	\$56,116 13
Written prior to 1st October, 1933.....	3,564 98
	59,681 11
Total Ledger Assets.....	<u>\$2,091,727 87</u>

Non-Ledger Assets

Interest accrued.....	\$24,489 78
Total Non-Ledger Assets.....	<u>\$24,489 78</u>
Gross Assets.....	<u>\$2,116,217 65</u>
Deduct Assets Not Admitted:	
Premium deposits (business written prior to 1st October).....	\$3,564 98
Deficiency of market under book value of ledger assets.....	77,104 51
	\$80,669 49
Total Admitted Assets.....	<u>\$2,035,548 16</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times the cash premium deposit.
Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95 %; two years, 91 %; three years, 87 %; four years, 0 %; five years, 0 %.

What is the largest gross aggregate amount insured in any one hazard?—\$300,000.

What is the largest net aggregate amount insured in any one hazard?—\$300,000.

Give classes of insurance written—Fire, Use and Occupancy, Sprinkler Leakage, Windstorm, Explosion, Riot and Civil Commotion, and Aircraft.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$715 60	\$565 54	\$33,303 94	\$14,386 57
Expenses of adjustment and settlement of losses.....	22 19	17 54	838 88	638 02
Net losses paid.....	\$737 79	\$583 08	\$34,142 82	\$15,024 59
Deduct net claims outstanding at beginning of year.....	15 00	11 87	7,487 76	4,559 79
Add net claims outstanding at end of year..	145 56	.....	8,655 72	3,035 02
Net losses incurred.....	<u>\$868 35</u>	<u>\$571 21</u>	<u>\$35,310 78</u>	<u>\$13,499 83</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$30,660 65
Net losses paid in the Province.....	1,320 87
Percentage.....	4.31
Net premium deposits earned in the Province.....	\$28,646 06
Net losses incurred in the Province.....	1,439 56
Percentage.....	5.03

FIREMEN'S MUTUAL INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I., U.S.A.

OFFICERS

President, Frederick T. Moses; Vice-Presidents, Charles G. Easton, Carl A. Moses, M. H. Matthes; Secretary, Charles G. Easton; Treasurer, Frederick T. Moses.

Chief Agent in the Province.—W. S. Young, 1477 King St. W., Toronto, Ont.

Directors.—Stephen O. Metcalf, Russell Grinnell, J. Arthur Atwood, Frank E. Richmond, Charles D. Owen, John L. Wilds, Shelby M. Jett, Edward C. Bucklin, Frederick T. Moses, John Omuake, William P. Chapin, Robert R. Jenks, Carl A. Moses, Harris H. Bucklin.

Organized.—May, 1854. Commenced business.—September, 1854.

Date commenced business in the Province.—August, 1927.

Auditor.—Felix Hebert.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Book value of real estate, less encumbrances.....	\$55,700 00
Mortgage loans on real estate—first liens.....	288,220 00
Book value of bonds and debentures.....	1,986,742 82
Book value of stocks.....	2,203,060 21
Cash in banks and other depositories.....	244,782 94
Premium deposits in course of collection:	
Written on or subsequent to 1st October, 1933.....	\$115,212 96
Written prior to 1st October, 1933.....	4,424 28
	<u>119,637 24</u>
Total Ledger Assets.....	<u>\$4,898,143 21</u>

Non-Ledger Assets

Interest due, \$10,275; accrued, \$19,401.49.....	\$29,676 49
Total Non-Ledger Assets.....	<u>\$29,676 49</u>
Gross Assets.....	<u>\$4,927,819 70</u>
Deduct Assets Not Admitted:	
Premium deposits (business written prior to 1st October).....	\$4,424 28
Deficiency of market under book value of ledger assets.....	618,917 17
	<u>\$623,341 45</u>
Total Admitted Assets.....	<u>\$4,304,478 25</u>

Liabilities		
Net provision for unpaid losses and claims.....		\$30,300 70
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$4,061,859 28	
Unearned premium deposits.....		2,035,556 02
Administration expense.....		6,723 18
Taxes due and accrued.....		3,524 00
Mortgage interest paid in advance.....		200 00
Total Liabilities.....		\$2,076,303 90
Surplus of admitted assets over all liabilities.....		\$2,228,174 35
Total.....		\$4,304,478 25

Income and Expenditure		
	In the Province	All Business
Gross premium deposits written.....	\$89,941 32	\$2,171,762 61
Deduct:		
Return premium deposits on cancelled business.....	19,319 58	366,414 45
Net premium deposits written.....	\$70,621 74	\$1,805,348 16
Reserve of unearned premium deposits:		
At beginning of year.....	81,043 77	2,231,668 35
At end of year.....	79,626 01	2,035,556 02
Decrease.....	\$1,417 76	\$196,112 33
Net premium deposits earned.....	\$72,039 50	\$2,001,460 49
Net losses incurred.....	7,067 77	160,946 53
Administration and other expenses:		
Administration.....	\$270,673 64	
Legal.....	2,082 03	
Taxes and licenses.....	3,950 37	
		276,706 04
Net gain in underwriting.....		\$1,563,807 92
Other Revenues:		
Interest, dividends and rents earned.....	\$200,950 45	
Profit on sale of investments.....	13,817 45	
		214,767 90
Other Expenditures:		
Loss from sale of investments.....	\$370,642 20	
Loss from change in difference between book and market value.....	353,587 67	
		724,229 87
Net gain for policyholders on operations for year.....		\$1,054,345 95

Policyholders' Surplus		
Surplus as regards policyholders, 1st January, 1933.....		\$2,930,854 15
Net gain on operations brought down.....		1,054,345 95
Total.....		\$3,985,200 10
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....		1,752,601 47
Balance.....		\$2,232,598 63
Deduct:		
Ledger Assets not admitted.....		4,424 28
Surplus of admitted assets over all liabilities.....		\$2,228,174 35

Risks and Premium Deposits					
	IN THE PROVINCE			ALL BUSINESS	
	Risks	Gross Premium Deposits		Risks	Gross Premium Deposits
Fire:					
Gross in force 31st Dec., 1932.....	\$25,183,128	\$166,439 85		\$754,569,690	\$4,255,577 83
Written or renewed during year.....	14,408,819	89,941 32		381,128,206	2,171,605 59
Total.....	\$39,591,947	\$256,381 17		\$1,135,697,896	\$6,427,183 42
Deduct cancelled and expired.....	15,802,413	99,423 98		410,668,670	2,365,986 56
Net in force 31st Dec., 1933.....	\$23,789,534	\$156,957 19		\$725,029,226	\$4,061,196 86
Other classes:					
Gross in force 31st Dec., 1932.....	Nil	Nil		\$98,420	\$802 84
Written or renewed during year.....	Nil	Nil		29,032	157 02
Total.....	Nil	Nil		\$127,452	\$959 86
Deduct cancelled and expired.....	Nil	Nil		52,820	297 44
Net in force 31st Dec., 1933.....	Nil	Nil		\$74,632	\$662 42

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94 %; two years, 88 %; three years, 82 %; four years, 77 %; five years, 0 %.

What is the largest gross aggregate amount insured in any one hazard?—\$262,000.

What is the largest net aggregate amount insured in any one hazard?—\$262,000.

Give classes of insurance written—Fire, Lightning, Sprinkler Leakage and Windstorm.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$4,984 14	\$1,740 40	\$110,894 68	\$41,056 22
Expenses of adjustment and settlement of losses.....	.....	.....	448 94	.....
Net losses paid.....	\$4,984 14	\$1,740 40	\$111,343 62	\$41,056 22
Deduct net claims outstanding at beginning of year.....	178 60	18 04	18,412 01	3,342 00
Add net claims outstanding at end of year..	410 67	129 20	27,031 35	3,269 35
Net losses incurred.....	<u>\$5,216 21</u>	<u>\$1,851 56</u>	<u>\$119,962 96</u>	<u>\$40,983 57</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$70,621 74
Net losses paid in the Province.....	6,724 54
Percentage.....	9.52
Net premium deposits earned in the Province.....	\$72,039 50
Net losses incurred in the Province.....	7,067 77
Percentage.....	9.81

HOPE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 720 GROSVENOR BUILDING, PROVIDENCE, R.I.

OFFICERS

President, Charles C. Stover; Vice-President, Ernest Kerr; Secretary, Royal G. Luther; Treasurer, Charles C. Stover.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Building, Toronto, Ontario.

Directors.—Zechariah Chafee, Providence, R.I.; Frederic W. Easton, Pawtucket, R.I.; Frederick S. Chase, Waterbury, Conn.; Franklin R. Johnson, Boston, Mass.; E. A. Moore, New Britain, Conn.; Charles C. Stover, Providence, R.I.; Ernest Kerr, Providence, R.I.; Paul T. Wise, Brooklyn, N.Y.; Charles E. Cotting, Boston, Mass.; Edwin A. Barrows, Providence, R.I.; Charles B. Rockwell, Jr., Bristol, R.I.; Dexter Stevens, Utica, N.Y.; Edwin S. Boyer, New York, N.Y.; Curtis A. Sanford, New York, N.Y.

Auditor.—Felix Hebert, Providence, R.I.

Organized.—March, 1875.

Commenced business.—April, 1875.

Date commenced business in the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....	\$997,486 41
Book value of stocks.....	356,217 74
Cash—on hand.....	\$750 00
in banks and other depositories.....	55,490 33
	56,240 33
Premium deposits in course of collection:	
Written on or subsequent to 1st October, 1933.....	\$22,396 59
Written prior to 1st October, 1933.....	771 96
	23,168 55
Total Ledger Assets.....	<u>\$1,433,113 03</u>

Non-Ledger Assets

Interest accrued.....		\$9,008 14
Total Non-Ledger Assets.....		\$9,008 14
Gross Assets.....		\$1,442,121 17
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October).....	\$771 96	
Deficiency of market under book value of ledger assets:		
Bonds.....	\$15,290 26	
Stocks.....	119,868 74	
		\$135,930 96
Total Admitted Assets.....		\$1,306,190 21

Liabilities

Net provision for unpaid losses and claims.....		\$8,311 41
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,035,733 21	
Unearned premium deposits.....		521,621 18
Administration expense.....		2,641 10
Total Liabilities.....		\$532,573 69
Surplus of admitted assets over all liabilities.....		\$773,616 52
Total.....		\$1,306,190 21

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$28,513 84	\$560,215 98
Deduct:		
Return premium deposits on cancelled business.....	5,448 94	86,835 52
Net premium deposits written.....	\$23,064 90	\$473,380 46
Reserve of unearned premium deposits:		
At beginning of year.....	24,923 33	577,478 09
At end of year.....	25,394 45	521,621 18
Increase in the province in all business.....	\$1,237 61	\$55,856 91
Net premium deposits earned.....	\$21,827 29	\$529,237 37
Net losses incurred.....	1,758 23	40,679 39
Administration and other expenses:		
Administration.....	\$76,027 54	
Legal.....	434 78	
Taxes and licenses.....	1,410 08	
		77,872 40
Net gain in underwriting.....		\$410,685 58
Other Revenues:		
Interest, dividends and rents earned.....	\$51,690 80	
Profit on sale of investments.....	2,098 21	
		53,789 01
Other Expenditures:		
Decrease in market value of investments.....	\$76,308 46	
Investment expense.....	1,797 57	
		78,105 93
Net gain for policyholders on operations for year.....		\$386,368 66

Policyholders' Surplus

Surplus as regards policyholder, 1st January, 1933.....	\$866,750 99
Net gain on operations brought down.....	386,368 66
Total.....	\$1,253,119 65
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	478,731 17
Balance.....	\$774,388 48
Deduct:	
Ledger Assets not admitted.....	\$771 96
Surplus of admitted assets over all liabilities.....	\$773,616 52

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$8,336,718	\$56,192 76	\$188,972,446	\$1,104,850 27
Written or renewed during year.....	4,431,958	28,513 84	94,794,002	560,215 98
Total.....	\$12,768,676	\$84,706 60	\$283,766,448	\$1,665,066 25
Deduct cancelled and expired.....	4,853,713	27,828 18	104,969,793	629,333 04
Gross in force 31st Dec., 1933.....	\$7,914,963	\$56,878 42	\$178,796,475	\$1,035,733 21
Deduct—reinsured and authorized deductions.....				
Net in force 31st Dec., 1933.....	<u>\$7,914,963</u>	<u>\$56,878 42</u>	<u>\$178,796,475</u>	<u>\$1,035,733 21</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times the premium deposit.
Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93.96 %; two years, 89.92 %; three years, 84.85 %; four years, 84.52 %; five years, 76 %.

What is the largest gross aggregate amount insured in any one hazard?—\$125,000.00.

What is the largest net aggregate amount insured in any one hazard?—\$125,000.00.

Give classes of insurance written—Fire, Windstorm, Sprinkler Leakage and Use and Occupancy.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$1,230 95	\$464 76	\$22,807 67	\$13,975 29
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Deduct net claims outstanding at beginning of year.....	\$4 50	\$8 00	\$3,592 37	\$822 61
Add net claims outstanding at end of year.....	55 02	20 00	7,404 95	906 46
Net losses incurred.....	<u>\$1,281 47</u>	<u>\$476 76</u>	<u>\$26,620 25</u>	<u>\$14,059 14</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$23,064 90
Net losses paid in the Province.....	1,695 71
Percentage.....	7.35
Net premium deposits earned in the Province.....	\$21,827 29
Net losses incurred in the Province.....	1,758 23
Percentage.....	8.06

INDUSTRIAL MUTUAL INSURANCE COMPANY

HEAD OFFICE, BOSTON, MASS.

OFFICERS

President, Edwin N. Bartlett; Vice-President, William B. Brophy; Secretary, Edward H. Williams; Treasurer, William B. Brophy.

Chief Agent in Province.—H. D. Jones, 350 Bay St., Toronto, Ontario.

Directors.—E. N. Bartlett, North Oxford, Mass.; W. B. Brophy, Boston, Mass.; E. H. Clapp, Boston, Mass.; J. P. Stevens, Newburyport, Mass.; J. K. Milliken, North Dighton, Mass.; R. N. Fowler, Holyoke, Mass.; C. N. Stoddard, Greenfield, Mass.; H. B. Lewis, Lawrence, Mass.; R. B. Lowe, Fitchburg, Mass.

Auditors.—Patterson, Teele & Dennis, 1 Federal St., Boston, Mass.

Organized.—April 17, 1890. Commenced business.—June 1, 1890.

Date commenced business in the Province.—March 20, 1929.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$833,320 23
Book value of stocks.....		14,200 00
Cash in banks and other depositories.....		78,729 50
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1933.....	\$12,891 57	
Written prior to 1st October, 1933.....	978 69	
		13,870 26
Total Ledger Assets.....		<u>\$940,119 99</u>

Non-Ledger Assets

Interest accrued.....		\$11,538 75
Total Non-Ledger Assets.....		<u>\$11,538 75</u>
Gross Assets.....		<u>\$951,658 74</u>
Deduct Assets Not Admitted:		
Premium deposits (business written prior to 1st October).....	\$978 69	
Deficiency of market under book value of ledger assets:		
Bonds.....	\$27,300 23	
Stocks.....	3,550 00	
		<u>\$31,828 92</u>
Total Admitted Assets.....		<u><u>\$919,829 82</u></u>

Liabilities

Net provision for unpaid losses and claims.....		\$4,531 94
Gross premium deposits (less reinsurance) received and receivable		
on all unexpired risks.....	\$527,955 92	
Unearned premium deposits.....		263,750 23
Administration expense.....		910 10
Taxes due and accrued.....		1,772 40
Total Liabilities.....		<u>\$270,964 67</u>
Surplus of admitted assets over all liabilities.....		<u>\$648,865 15</u>
Total.....		<u><u>\$919,829 82</u></u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$13,885 90	\$326,914 61
Deduct:		
Return premium deposits on cancelled business.....	2,123 05	43,799 73
Net premium deposits written.....	\$11,762 85	<u>\$283,114 88</u>
Reserve of unearned premium deposits:		
At beginning of year.....	9,384 86	277,925 61
At end of year.....	10,958 27	263,750 23
Increase and decrease.....	\$1,573 41	<u>\$14,175 38</u>
Net premium deposits earned.....	\$10,189 44	\$297,290 26
Net losses incurred.....	469 12	<u>19,880 45</u>
Administration and other expenses:		
Administration.....	\$27,972 03	
Directors' Fees.....	868 88	
Legal.....	224 01	
Taxes and licenses.....	2,093 86	<u>\$31,158 78</u>
Net gain in underwriting.....		<u>\$246,251 03</u>
Other Revenues:		
Interest, dividends and rents earned.....	\$40,746 78	
Profit on sale of investments.....	1,376 55	
Canadian Exchange.....	360 00	<u>42,483 33</u>
Other Expenditures:		
Decrease in market value of investments.....	\$41,447 50	
Loss on sale of investments.....	1,380 75	
Decrease in book value of investments.....	20,945 00	
Investment expenses paid.....	1,079 39	<u>64,852 64</u>
Net gain for policyholders on operations for year.....		<u><u>\$223,881 72</u></u>

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1933.....	\$697,514 29
Net gain on operations brought down.....	222,881 72
Total.....	\$921,396 01
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	271,552 17
Balance.....	\$649,843 84
Deduct:	
Ledger Assets not admitted.....	\$978 69
Surplus of admitted assets over all liabilities.....	\$648,865 15

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESSES	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$2,802,312	\$18,807 83	\$91,626,765	\$542,826 17
Written or renewed during year.....	2,054,918	13,885 90	55,437,631	326,817 58
Total.....	\$4,857,230	\$32,693 73	\$147,064,396	\$869,643 75
Deduct cancelled and expired.....	1,798,821	12,589 24	56,683,697	341,687 83
Net in force 31st Dec., 1933.....	\$3,058,409	\$20,104 49	\$90,380,699	\$527,955 92
Other classes:				
Gross in force 31st Dec., 1932.....	Nil	Nil	\$36,154	\$249 57
Written or renewed during year.....	Nil	Nil	20,556	97 03
Total.....	Nil	Nil	\$56,710	\$346 60
Deduct cancelled and expired.....	Nil	Nil	26,892	132 47
Net in force 31st Dec., 1933.....	Nil	Nil	\$29,818	\$214 13

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—Yes, a small percentage added to reserve.
 Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95 %; two years, 90 %; three years, 85 %; four years, 80 %; five years, 0 %.
 What is the largest gross aggregate amount insured in any one hazard?—\$50,000.
 What is the largest net aggregate amount insured in any one hazard?—\$50,000.
 Give classes of insurance written—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$330 78	\$91 34	\$12,087 62	\$6,674 04
Net losses paid.....	\$330 78	\$91 34	\$12,087 62	\$6,674 04
Deduct net claims outstanding at beginning of year.....		3 00	2,800 15	613 00
Add net claims outstanding at end of year.....	43 00	7 00	3,892 94	639 00
Net losses incurred.....	\$373 78	\$95 34	\$13,180 41	\$6,700 04

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$11,762 85
Net losses paid in the Province.....	422 12
Percentage.....	3.59
Net premium deposits earned in the Province.....	\$10,189 44
Net losses incurred in the Province.....	469 12
Percentage.....	4.60

KEYSTONE MUTUAL FIRE INSURANCE COMPANY

800 COMMERCIAL TRUST BLDG., PHILADELPHIA, PA.

OFFICERS

President, Richard H. Morris; Vice-Presidents, Harold G. Griffin, John C. Rieg; Secretary, Ray L. Hudson; Treasurer, George C. Hopson.

Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ontario.

Directors.—Charles W. Asbury, Philadelphia, Pa.; Edwin I. Atlee, Philadelphia, Pa.; Charles E. Brinley, Philadelphia, Pa.; Jacob Disston, Philadelphia, Pa.; Frederick A. Downes, Philadelphia, Pa.; Louis J. Kolb, Philadelphia, Pa.; Geo. V. McKinnon, Philadelphia, Pa.; Simon Miller, Philadelphia, Pa.; Richard H. Morris, Philadelphia, Pa.; Fayette R. Plumb, Philadelphia, Pa.; Charles S. Redding, Philadelphia, Pa.; Walter H. Rossmassler, Philadelphia, Pa.; Arthur D. Smith, Philadelphia, Pa.; Samuel M. Vauclain, Philadelphia, Pa.; Frank A. Weiss, Philadelphia, Pa.; John R. Williams, Philadelphia, Pa.; Grahame Wood, Philadelphia, Pa.

Auditors.—Goldsmith's Accountants.

Organized.—December 30, 1884. *Commenced business.*—January 1, 1885.

Date commenced business in the Province.—October 21, 1927.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....	\$472,727 19
Book value of stocks.....	32,950 00
Cash—on hand.....	\$24 43
in banks and other depositories.....	13,904 37
	13,928 80
Premium deposits in course of collection:	
Written on or subsequent to 1st October, 1933.....	\$6,247 17
Written prior to 1st October, 1933.....	287 90
	6,535 07
Total Ledger Assets.....	\$526,141 06

Non-Ledger Assets

Interest accrued.....	\$7,891 04
Total Non-Ledger Assets.....	\$7,891 04
Gross Assets.....	\$534,032 10

Deduct Assets Not Admitted:

Premium deposits (business written prior to 1st October).....	\$287 90
Deficiency of market under book value of ledger assets.....	88,247 19
Deposits in suspended banks, less \$3,975.46 estimated amount recoverable.....	\$6,581 88
	\$95,116 97
Total Admitted Assets.....	\$438,915 13

Liabilities

Net provision for unpaid losses and claims.....	\$2,170 64
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$414,146 42
Unearned premium deposits.....	201,330 22
Administration expense.....	150 00
Taxes due and accrued.....	750 00
Borrowed money.....	103,300 00
Total Liabilities.....	\$307,700 86
Surplus of admitted assets over all liabilities.....	\$131,214 27
Total.....	\$438,915 13

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$8,934 11	\$234,987 19
Deduct:		
Return premium deposits on cancelled business.....	958 53	43,515 28
Net premium deposits written.....	\$7,975 58	\$191,471 91

Income and Expenditure—Continued

Reserve of unearned premium deposits:		
At beginning of year.....	\$7,434 31	\$281,891 70
At end of year.....	8,385 52	201,330 22
Increase and decrease.....	\$951 21	—\$80,561 48
Net premium deposits earned.....	\$7,024 37	\$272,033 39
Net losses incurred.....	335 06	14,276 40
Administration and other expenses:—		
Administration.....	\$8,671 48	
Directors' Fees.....	266 80	
Legal.....	240 80	
Taxes and licenses.....	871 23	
Association fees, etc.....	15,537 02	
		25,587 33
Net gain in underwriting.....		\$232,169 66
Other Revenues:		
Interest, dividends and rents earned.....	\$21,236 81	
Profit on sale of investments.....	236 25	
		\$21,473 06
Other Expenditures:		
Decrease in market value of investments.....	\$41,648 59	
Loss on sale of investments.....	16,661 41	
Investment expenses.....	696 70	
		59,006 70
Net gain for policyholders on operations for year.....		\$194,636 02

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1933.....	\$239,367 83
Net gain on operations brought down.....	194,636 02
Total.....	\$434,003 85
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	295,919 80
Balance.....	\$138,084 05
Deduct:	
Ledger Assets not admitted.....	\$6,869 78
Surplus of admitted assets over all liabilities.....	\$131,214 27

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$2,496,526	\$17,056 42	\$89,621,473	\$556,140 22
Written or renewed during year.....	1,333,219	8,934 11	39,076,070	234,987 19
Total.....	\$3,829,745	\$25,990 53	\$128,697,543	\$791,127 41
Deduct cancelled and expired.....	1,871,367	13,007 50	59,674,231	376,980 99
Net in force 31st Dec., 1933.....	\$1,958,378	\$12,983 03	\$69,023,312	\$414,146 42

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposits.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.
 Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93%; two years, 87%; three years, 80.66%; four years, 73%; five years, 0%.
 What is the largest gross aggregate amount insured in any one hazard?—\$50,000.00.
 What is the largest net aggregate amount insured in any one hazard?—\$50,000.
 Give classes of insurance written—Fire.

	Losses	In the Province	All Business
		Fire	Fire
Gross claims paid during year.....		\$331 65	\$14,883 23
Net losses paid.....		\$331 65	\$14,883 23
Deduct net claims outstanding at beginning of year.....		5 48	2,777 47
Add net claims outstanding at end of year.....		8 89	2,170 64
Net losses incurred.....		\$335 06	\$14,276 40

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$7,975 58
Net losses paid in the Province.....	331 65
Percentage.....	4.16
Net premium deposits earned in the Province.....	\$7,024 37
Net losses incurred in the Province.....	335 06
Percentage.....	4.77

MANTON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 800 COMMERCIAL TRUST BUILDING, PHILADELPHIA, PA.

OFFICERS

President, Richard H. Morris; Vice-Presidents, Harold G. Griffin, John C. Rieg; Secretary, Ray L. Hudson Treasurer, G. C. Hopson.

Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—Charles W. Asbury, Philadelphia, Pa.; Edwin I. Atlee, Philadelphia, Pa.; Chas. E. Brinley, Philadelphia, Pa.; Jacob Disston, Philadelphia, Pa.; Frederick A. Downes, Philadelphia, Pa.; Louis J. Kolb, Philadelphia, Pa.; Geo. V. MacKinnon, Philadelphia, Pa.; Simon Miller, Philadelphia, Pa.; Richard H. Morris, Philadelphia, Pa.; Fayette R. Plumb, Philadelphia, Pa.; Charles S. Redding, Philadelphia, Pa.; Walter H. Rossmassler, Philadelphia, Pa.; Arthur D. Smith, Philadelphia, Pa.; Samuel M. Vauclain, Philadelphia, Pa.; Frank A. Weis, Philadelphia, Pa.; John R. Williams, Philadelphia, Pa.; Grahame Wood, Philadelphia, Pa.

Auditors.—Goldsmith's Accountants.

Organized.—February 28, 1894. *Commenced business.*—March 1, 1894.

Commenced business in the Province.—October 21, 1927.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....	\$421,974 59
Book value of stocks.....	16,750 00
Cash—on hand.....	\$23 39
in banks and other depositories.....	6,669 52
	6,692 91
Premium deposits in course of collection:	
Written on or subsequent to 1st October, 1933.....	\$5,982 84
Written prior to 1st October, 1933.....	252 73
	6,235 57
Total Ledger Assets.....	\$451,653 07

Non-Ledger Assets

Interest accrued.....	\$6,270 80
Total Non-Ledger Assets.....	\$6,270 80
Gross Assets.....	\$457,923 87

Deduct Assets Not Admitted:

Premium deposits (business written prior to 1st October).....	\$252 73
Deficiency of market under book value of ledger assets.....	74,984 59
Deposits in suspended banks, less \$1,506.08 estimated amount recoverable.....	1,641 23
	\$76,878 55
Total Admitted Assets.....	\$381,045 32

Liabilities

Net provision for unpaid losses and claims.....	\$2,074 14
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$373,630 95
Unearned premium deposits.....	185,520 59
Administration expense.....	150 00
Taxes due and accrued.....	750 00
Due and to become due for borrowed money.....	70,000 00
Total Liabilities.....	\$258,494 73
Surplus of admitted assets over all liabilities.....	\$122,550 59
Total.....	\$381,045 32

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$8,547 43	\$224,734 83
Deduct:		
Return premium deposits on cancelled business.....	790 66	38,303 71
Net premium deposits written.....	\$7,756 77	\$186,431 12
Reserve of unearned premium deposits:		
At beginning of year.....	6,825 40	249,077 39
At end of year.....	7,717 98	185,520 59
Increase and decrease.....	\$892 58	\$63,556 80
Net premium deposits earned.....	\$6,864 19	\$249,987 92
Net losses incurred.....	378 61	12,270 51
Administration and other expenses:		
Administration.....	\$8,296 31	
Directors' fees.....	255 20	
Legal.....	245 51	
Taxes and licenses.....	867 15	
Association fees, etc.....	14,062 62	
		23,726 79
Net gain in underwriting.....		\$213,990 62
Other Revenues:		
Interest, dividends and rents earned.....	\$18,833 71	
Profit on sale of investments.....	206 25	
		19,039 96
Other Expenditures:		
Decrease in market value of investments.....	\$41,312 86	
Loss on sale of investments.....	9,603 56	
Investment expenses.....	606 96	
		51,523 38
Net gain for policyholders on operations for year.....		<u>\$181,507 20</u>

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1933.....	\$210,840 96
Net gain on operations brought down.....	181,507 20
Total.....	<u>\$392,348 16</u>
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	267,903 61
Balance.....	<u>\$124,444 55</u>
Deduct:	
Ledger Assets not admitted.....	\$1,893 96
Surplus of admitted assets over all liabilities.....	<u>\$122,550 59</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1932.....	\$2,146,901	\$15,951 60	\$78,115,408	\$488,011 96
Written or renewed during year.....	1,275,372	8,547 43	37,370,943	224,734 83
Total.....	\$3,422,273	\$24,499 03	\$115,486,351	\$712,746 79
Deduct cancelled and expired.....	1,642,983	11,682 61	53,219,253	339,115 84
Net in force 31st Dec., 1933.....	<u>\$1,779,290</u>	<u>\$12,816 42</u>	<u>\$62,267,098</u>	<u>\$373,630 95</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.
Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.
Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93 %; two years, 87 %; three years, 80.66 %; four years, 73 %; five years, 0 %.

What is the largest gross aggregate amount insured in any one hazard?—\$50,000.
What is the largest net aggregate amount insured in any one hazard?—\$50,000.
Give classes of insurance written—Fire.

	Losses	In the Province	All Business
		Fire	Fire
Gross claims paid during year.....		\$320 55	\$12,520 90
Expenses of adjustment and settlement of losses.....			
Total.....		\$320 55	\$12,520 90
Less reinsurance on losses paid during year.....			
Net losses paid.....		\$320 55	\$12,520 90
Deduct net claims outstanding at beginning of year.....		5 48	2,324 53
Add net claims outstanding at end of year.....		63 54	2,074 14
Net losses incurred.....			\$12,270 51

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$7,756 77
Net losses paid in the Province.....	320 55
Percentage.....	4.13
Net premium deposits earned in the Province.....	\$6,864 19
Net losses incurred in the Province.....	378 61
Percentage.....	5.51

MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEVBOSSET STREET, PROVIDENCE, R.I.

OFFICERS

President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph, Arthur A. Longley; Clarke Freeman, Earl W. Harrington, Theodore P. Bogert; Secretary, Theodore P. Bogert, Treasurer, Hovey T. Freeman.

Chief Agent in the Province.—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ont.

Directors.—Jesse H. Metcalfe, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcom G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William B. McColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—1835. *Commenced business.*—1835.

Date commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st of December, 1933

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....	\$783,965 30
Book value of stocks.....	2,717,746 97
Cash—on hand.....	\$11,174 27
in banks and other depositories.....	176,298 97
	187,473 24
Premium deposits in course of collection:	
Written on or subsequent to 1st October, 1933.....	\$45,035 82
Written prior to 1st October, 1933.....	8,432 15
	53,467 97
Total Ledger Assets.....	\$3,742,653 48

Non-Ledger Assets

Interest due, \$3,067.50; accrued, \$7,606.42.....	\$10,673 92
Excess of amortized value over book value of bonds.....	8,807 70
Total Non-Ledger Assets.....	\$19,481 62
Gross Assets.....	\$3,762,135 10

Deduct Assets Not Admitted:

Premium deposits (business written prior to 1st October).....	\$8,432 15
Deficiency of convention under book value of ledger assets....	436,963 97
	\$445,396 12
Total Admitted Assets.....	\$3,316,738 98

Liabilities

Net provision for unpaid losses and claims.....	\$18,367 04
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$2,641,141 94
Unearned premium deposits.....	1,326,651 79
Administration expense.....	150 62
Taxes due and accrued.....	1,896 32
Contingency reserve.....	580,509 00
Total Liabilities.....	\$1,927,574 77
Surplus of admitted assets over all liabilities.....	\$1,389,164 21
Total.....	\$3,316,738 98

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$54,867 18	\$1,346,265 65
Deduct:		
Reinsurance.....		2,000 00
Return premium deposits on cancelled business.....	14,469 51	257,183 86
Net premium deposits written.....	\$40,397 67	\$1,087,081 79
Reserve of unearned premium deposits:		
At beginning of year.....	52,955 45	1,480,986 25
At end of year.....	49,301 32	1,326,651 79
Decrease.....	\$3,654 13	\$154,334 46
Net premium deposits earned.....	\$44,051 80	\$1,241,416 25
Net losses incurred.....	6,574 40	101,968 09
Administration and other expenses.....	\$126,625 31	
Investment expenses.....	7,456 41	134,081 78
Net gain in underwriting.....		\$1,005,366 44
Other Revenues:		
Interest, dividends and rents earned.....		140,377 84
Other Expenditures:		
Decrease in book value of investments.....	\$13 68	
Net loss from sale of investments.....	153,206 20	
Decrease in market value of investments.....	841,459 43	
		994,679 31
Net gain for policyholders on operations for year.....		\$151,064 97

Policyholders' Surplus

Balance forwarded, 1st January, 1933.....	\$2,962,230 36
Net gain on operations brought down.....	151,064 97
Total.....	\$3,113,295 33
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	\$1,135,189 97
Contingency Reserve.....	580,509 00
	\$1,715,698 97
Balance.....	\$1,397,596 36
Deduct:	
Ledger Assets not admitted.....	\$8,432 15
Surplus of admitted assets over all liabilities.....	\$1,389,164 21

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$20,279,313	\$119,376 72	\$496,734,453	\$2,814,766 52
Written or renewed during year....	9,191,330	54,853 18	234,474,485	1,345,637 74
Total.....	\$29,470,643	\$174,229 90	\$731,208,938	\$4,160,400 26
Deduct cancelled and expired.....	10,735,106	65,254 80	260,930,185	1,521,667 60
Net in force 31st Dec., 1933.....	\$18,735,537	\$108,975 10	\$470,278,753	\$2,638,736 66
Other classes:				
Gross in force 31st Dec., 1932.....	\$2,000	\$14 00	\$351,349	\$2,595 18
Written or renewed during year....	2,000	14 00	143,712	627 91
Total.....	\$4,000	\$28 00	\$495,061	\$3,223 09
Deduct cancelled and expired.....	2,000	14 00	216,360	817 81
Net in force 31st Dec., 1933.....	\$2,000	\$14 00	\$278,701	\$2,405 28

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.
 Percentage of cash premium deposit returned during the year on expired policies as dividends or profits, viz.:—one year, 95 %; two years, 91 %; three years, 87 %; four years, 83 %; five years, 79 %.
 What is the largest gross aggregate amount insured in any one hazard?—\$440,000.
 What is the largest net aggregate amount insured in any one hazard?—\$440,000.
 Give classes of insurance written—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$6,108 19	\$677 30	\$64,330 32	\$33,425 15
Net losses paid.....	\$6,108 19	\$677 30	\$64,330 32	\$33,425 15
Deduct net claims outstanding at beginning of year.....	466 03	.....	10,907 93	3,246 49
Add net claims outstanding at end of year..	237 72	17 22	13,744 93	4,622 11
Net losses incurred.....	\$5,879 88	\$694 52	\$67,167 32	\$34,800 77

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$40,397 67
Net losses paid in the Province.....	6,785 49
Percentage.....	16.80
Net premium deposits earned in the Province.....	\$44,051 80
Net losses incurred in the Province.....	6,574 40
Percentage.....	14.92

MECHANICS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

OFFICERS

President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph, Arthur A. Longley, Clarke Freeman, Earl W. Harrington, Theodore P. Bogert; Secretary, Theodore P. Bogart; Treasurer, Hovey T. Freeman.

Chief Agent in the Province.—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ont.

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. C. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. D. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; Wm. Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; Wm. B. MacColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditor—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—1871. *Commenced business.*—1871.

Date commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....	\$479,020 90
Book value of stocks.....	1,879,081 88
Cash—on hand.....	\$7,086 13
in banks and other depositories.....	71,207 32
	78,293 45
Premium deposits in course of collection:	
Written on or subsequent to 1st October, 1933.....	\$27,021 51
Written prior to 1st October, 1933.....	5,059 28
	32,080 79
Total Ledger Assets.....	\$2,468,477 02

Non-Ledger Assets

Interest due, \$1,805.00; accrued, \$4,548.03.....	\$6,353 03
Excess of amortized value over book value of bonds.....	4,417 10
Total Non-Ledger Assets.....	\$10,770 13
Gross Assets.....	\$2,479,247 15
<i>Deduct Assets Not Admitted:</i>	
Premium deposits (business written prior to 1st October).....	\$5,059 28
Deficiency of convention value under book value of ledger assets (stocks).....	261,474 88
	\$266,534 16
Total Admitted Assets.....	\$2,212,712 99

Liabilities

Net provision for unpaid losses and claims.....	\$11,020 22
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,584,685 17
Unearned premium deposits.....	795,991 07
Administration expense.....	90 37
Taxes due and accrued.....	1,137 80
Contingency reserve.....	430,296 00
Total Liabilities.....	\$1,238,535 46
Surplus of admitted assets over all liabilities.....	\$974,177 53
Total.....	\$2,212,712 99

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$32,920 31	\$807,759 39
Deduct:		
Reinsurance.....		1,200 00
Return premium deposits on cancelled business.....	8,681 72	154,310 31
Net premium deposits written.....	\$24,238 59	\$652,249 08
Reserve of unearned premium deposits:		
At beginning of year.....	31,773 27	\$888,591 77
At end of year.....	29,580 78	795,991 06
Decrease.....	\$2,192 49	\$92,600 71
Net premium deposits earned.....	\$26,431 08	\$744,849 79
Net losses incurred.....	3,944 64	61,180 85
Administration and other expenses.....	\$76,068 26	
Investment expenses.....	5,388 31	81,456 57
Net gain in underwriting.....		\$602,212 37
Other Revenues:		
Interest, dividends and rents earned.....		98,676 17
Other Expenditures:		
Decrease in book value of investments.....	\$7 00	
Net loss from sale of investments.....	106,333 25	
Decrease of market value of investments.....	583,811 29	690,151 54
Net gain for policyholders on operations for year.....		\$10,737 00

Policyholders' Surplus

Balance forwarded, 1st January, 1933.....	\$2,079,909 79
Net gain on operations brought down.....	10,737 00
Total.....	\$2,090,646 79
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	\$681,113 98
Contingency reserve.....	430,296 00
	\$1,111,409 98
Balance.....	\$979,236 81
Deduct:	
Ledger Assets not admitted.....	5,059 28
Surplus of admitted assets over all liabilities.....	\$974,177 53

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$12,167,588	\$71,626 03	\$298,040,672	\$1,688,859 91
Written or renewed during year.....	5,514,799	32,911 91	140,684,691	807,382 65
Total.....	\$17,682,387	\$104,537 94	\$438,725,363	\$2,496,242 56
Deduct cancelled and expired.....	6,441,065	39,152 88	156,558,111	913,000 55
Net in force 31st Dec., 1933.....	\$11,241,322	\$65,385 06	\$282,167,252	\$1,583,242 01
Other Classes:				
Gross in force 31st Dec., 1932.....	\$1,200	\$8 40	\$210,810	\$1,557 10
Written or renewed during year.....	1,200	8 40	86,227	376 74
Total.....	\$2,400	\$16 80	\$297,037	\$1,933 84
Deduct cancelled and expired.....	1,200	8 40	129,816	490 68
Net in force 31st Dec., 1933.....	\$1,200	\$8 40	\$167,221	\$1,443 16

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premium deposit returned during the year on expired policies as dividends or profits, viz.:—One year, 95%; two years, 91%; three years, 87%; four years, 83%; five years, 79%.

What is the largest gross aggregate amount insured in any one hazard?—\$264,000.

What is the largest net aggregate amount insured in any one hazard?—\$264,000.

Give classes of insurance written—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$3,664 91	\$406 39	\$38,598 19	\$20,055 09
Net losses paid.....	\$3,664 91	\$406 39	\$38,598 19	\$20,055 09
Deduct net claims outstanding at beginning of year.....	279 63		6,544 76	1,947 89
Add net claims outstanding at end of year..	142 65	10 32	8,246 96	2,773 26
Net losses incurred.....	\$3,527 93	\$416 71	\$40,300 39	\$20,880 46

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$24,238 59
Net losses paid in the Province.....	4,071 30
Percentage.....	16.80
Net premium deposits earned in the Province.....	\$26,431 08
Net losses incurred in the Province.....	3,944 64
Percentage.....	14.92

MERCANTILE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

OFFICERS

President, F. T. Moses; Vice-Presidents, Carl A. Moses, M. H. Matthes, C. G. Easton; Secretary, J. M. Legris; Treasurer, F. T. Moscs.

Chief Agent in the Province.—W. S. Young, 1477 King St. W., Toronto, Ont.

Directors.—Alfred U. Eddy, President Emeritus; Stephen O. Metcalf, J. Arthur Atwood, John L. Wilds, F. T. Moses, Charles D. Owen, Edward C. Bucklin, William P. Chapin, Edward W. Swift, Robert R. Jenks, Carl A. Moses, Max H. Matthes, Frank E. Richmond, Russell Grinnell.

Auditor.—Felix Hebert.

Organized.—1884. Commenced business.—August, 1884.

Date commenced business in Canada.—August, 1932. In the Province.—August, 1927.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Mortgage loans on real estate—first liens.....		\$12,300 00
Book value of bonds and debentures.....		325,697 89
Book value of stocks.....		782,331 25
Cash in banks and other depositories.....		66,646 50
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1933.....	\$36,383 03	
Written prior to 1st October, 1933.....	1,397 14	
		37,780 17
Total Ledger Assets.....		<u>\$1,224,755 81</u>

Non-Ledger Assets

Interest due, \$2,425.00; accrued, \$2,153.44.....		\$4,578 44
Excess of market over book value of securities.....		381 18
Total Non-Ledger Assets.....		<u>\$4,959 62</u>
Gross Assets.....		<u>\$1,229,715 43</u>
Deduct Assets Not Admitted:		
Premium deposits (business written prior to 1st October).....	\$1,397 14	
Deficiency of market under book value of ledger assets.....	221,533 25	
		<u>\$222,930 39</u>
Total Admitted Assets.....		<u>\$1,006,785 04</u>

Liabilities

Net provision for unpaid losses and claims.....		\$9,568 64
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,282,692 39	
Unearned premium deposits.....		642,807 13
Administration expense.....		2,123 11
Taxes due and accrued.....		1,040 00
Total Liabilities.....		<u>\$655,538 88</u>
Surplus of admitted assets over all liabilities.....		<u>\$351,246 16</u>
Total.....		<u>\$1,006,785 04</u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$28,402 52	\$685,819 77
Deduct:		
Return premium deposits on cancelled business.....	6,100 92	115,709 81
Net premium deposits written.....	<u>\$22,301 60</u>	<u>\$570,109 96</u>
Reserve of unearned premium deposits:		
At beginning of year.....	25,591 54	704,737 34
At end of year.....	27,567 01	642,807 13
Increase and decrease.....	<u>\$1,975 47</u>	<u>\$61,930 21</u>
Net premium deposits earned.....	\$20,326 13	\$632,040 17
Net losses incurred.....	<u>2,230 50</u>	<u>50,891 55</u>
Administration and other expenses:		
Administration.....	\$51,363 56	
Legal.....	531 62	
Taxes and licenses.....	377 56	
		<u>52,272 74</u>
Net gain in underwriting.....		<u>\$528,875 88</u>
Other Revenues:		
Interest, dividends and rents earned.....	\$47,685 31	
Profit on sale of investments.....	1,605 91	
		<u>49,291 22</u>
Other Expenditures:		
Decrease in market value of investments.....	\$138,193 71	
Loss from sale of ledger assets.....	108,554 37	
		<u>246,748 08</u>
Net gain for policyholders on operations for year.....		<u>\$331,419 02</u>

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1933.....	\$574,677 40
Net gain on operations brought down.....	331,419 02
Total.....	<u>\$906,096 42</u>
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	553,453 12
Balance.....	<u>\$352,643 30</u>
Deduct:	
Ledger Assets not admitted.....	\$1,397 14
Surplus of admitted assets over all liabilities.....	<u><u>\$351,246 16</u></u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$7,952,566	\$52,559 95	\$238,285,163	\$1,343,866 66
Written or renewed during year.....	4,550,154	28,402 52	120,356,276	685,770 19
Total.....	<u>\$12,502,720</u>	<u>\$80,962 47</u>	<u>\$358,641,439</u>	<u>\$2,029,636 85</u>
Deduct cancelled and expired.....	4,990,236	31,397 05	129,684,843	747,153 64
Net in force 31st Dec., 1933.....	<u>\$7,512,484</u>	<u>\$49,565 42</u>	<u>\$228,956,596</u>	<u>\$1,282,483 21</u>
Other Classes:				
Gross in force 31st Dec., 1932.....	Nil	Nil	\$31,080	\$253 52
Written or renewed during year.....	Nil	Nil	9,168	49 58
Total.....	Nil	Nil	\$40,248	\$303 10
Deduct cancelled and expired.....	Nil	Nil	16,680	93 92
Net in force 31st Dec., 1933.....	<u>Nil</u>	<u>Nil</u>	<u>\$23,568</u>	<u>\$209 18</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—One year, 94 %; two years, 88 %; three years, 82 %; four years, 77 %; five years, 0 %.

What is the largest gross aggregate amount insured in any one hazard?—\$83,000.

What is the largest net aggregate amount insured in any one hazard?—\$83,000.

Give classes of insurance written—Fire, Lightning, Sprinkler Leakage and Windstorm.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$1,573 95	\$549 61	\$35,019 36	\$13,031 47
Expenses of adjustment and settlement of losses.....	Nil	Nil	141 77	Nil
Total.....	<u>\$1,573 95</u>	<u>\$549 61</u>	<u>\$35,161 13</u>	<u>\$13,031 47</u>
Deduct net claims outstanding at beginning of year.....	56 40	5 70	5,814 32	1,055 37
Add net claims outstanding at end of year..	128 24	40 80	8,536 21	1,032 43
Net losses incurred.....	<u>\$1,645 79</u>	<u>584 71</u>	<u>\$37,883 02</u>	<u>\$13,008 53</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$22,301 60
Net losses paid in the Province.....	2,123 56
Percentage.....	9.52
Net premium deposits earned in the Province.....	\$20,326 13
Net losses incurred in the Province.....	2,230 50
Percentage.....	10.97

MERCHANTS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

OFFICERS

President, Charles H. Smith; Vice-President, Charles E. Rigby; Secretary, Howard I. Lee; Treasurer, Charles H. Smith.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Building, Toronto, Ontario.

Directors.—Charles H. Merriman, Providence, R.I.; Royal C. Taft, Providence, R.I.; Henry L. Tiffany, New Bedford, Mass.; George H. Wilcox, Meriden, Conn.; Harvey A. Higgins, Cleveland, Ohio; Charles H. Newell, Providence, R.I.; Herbert G. Beede, Pawtucket, R.I.; Charles H. Smith, Providence, R.I.; Morell Mackenzie, Providence, R.I.; John B. Lewis, Providence, R.I.; William R. L. McBee, So. Willington, Conn.; S. Marshall Beattie, Greenville, S.C.; John D. Finn, New York, N.Y.; F. W. Evens, Montreal, Que.

Auditors.—Charles H. Merriman and Royal C. Taft (Audit Committee). Felix Hébert, Auditor.

Organized.—1874. *Commenced business.*—1874.

Date commenced business in the Province.—1927.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$868,569 72
Book value of stocks.....		1,099,691 15
Cash in banks and other depositories.....		66,164 92
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1933.....	\$42,170 05	
Written prior to 1st October, 1933.....	1,873 78	
		<u>44,043 83</u>
Total Ledger Assets.....		<u>\$2,078,469 62</u>

Non-Ledger Assets

Interest due, \$2,275.00; accrued, \$8,385.48.....		\$10,660 48
Total Non-Ledger Assets.....		<u>\$10,660 48</u>
Gross Assets.....		<u>\$2,089,130 10</u>
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October).....	\$1,873 78	
Deficiency of market under book value of ledger assets.....	381,706 19	
		<u>\$383,579 97</u>
Total Admitted Assets.....		<u>\$1,705,550 13</u>

Liabilities

Net provision for unpaid losses and claims.....		\$15,018 76
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,541,832 58	
Unearned premium deposits.....		777,872 14
Administration expense.....		584 16
Taxes due and accrued.....		1,379 79
Total Liabilities.....		<u>\$794,854 85</u>
Surplus of admitted assets over all liabilities.....		<u>\$910,695 28</u>
Total.....		<u>\$1,705,550 13</u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$37,981 11	\$837,767 21
Deduct:		
Return premium deposits on cancelled business.....	9,381 85	149,560 43
Net premium deposits written.....	\$28,599 26	\$688,206 78
Reserve of unearned premium deposits:		
At beginning of year.....	31,075 65	847,942 06
At end of year.....	32,322 88	777,872 14
Increase and decrease.....	\$1,247 23	\$70,069 92
Net premium deposits earned.....	\$27,352 03	\$758,276 70
Net losses incurred.....	3,270 52	65,354 88

Income and Expenditure—Continued

Administration and other expenses:			
Administration.....	\$31,526	50	
Directors' fees.....	1,760	40	
Legal.....	718	42	
Taxes and licenses.....	3,160	16	
Association fees, etc.....	49,299	98	
			\$86,465 46
Net gain in underwriting.....			\$606,456 36
Other Revenues:			
Interest, dividends and rents earned.....	\$77,019	36	
Profit on sale of investments.....	24,779	53	
Exchange premium.....	866	25	
			102,665 14
Other Expenditures:			
Decrease in market value of investments.....	\$433,713	31	
Loss on sale of investments.....	152,032	87	
			585,746 18
Net gain for policyholders on operations for year.....			\$123,375 32

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1932.....	\$1,475,869	03
Net gain on operations brought down.....	123,375	32
Total.....	\$1,599,244	35
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	686,675	29
Balance.....	\$912,569	06
Deduct:		
Ledger Assets not admitted.....	1,873	78
Surplus of admitted assets over all liabilities.....	\$910,695	28

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$11,428,899	\$65,716 52	\$289,954,876	\$1,624,870 70
Written or renewed during year.....	6,034,904	37,981 11	146,757,205	837,767 21
Total.....	\$17,463,803	\$103,697 63	\$436,712,081	\$2,462,637 91
Deduct cancelled and expired.....	6,419,379	41,482 06	166,471,075	920,805 33
Net in force 31st Dec., 1933.....	\$11,044,424	\$62,215 57	\$270,241,006	\$1,541,832 58

Miscellaneous

To what extent is the liability of policyholders limited?—By charter to five times the cash premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—One year, 74.58 %; two years, 89.58 %; three years, 84.58 %; four years, 79.58 %; five years, 0 %.

What is the largest gross aggregate amount insured in any one hazard?—\$85,000.

What is the largest net aggregate amount insured in any one hazard?—\$85,000.

Give classes of insurance written—Fire, Sprinkler Leakage and Windstorm.

Losses	IN THE PROVINCE	ALL BUSINESS
	Fire	Fire
Gross claims paid during year.....	\$3,145 77	\$60,427 55
Expenses of adjustment and settlement of losses.....	Nil	Nil
Net losses paid.....	\$3,145 77	\$60,427 55
Deduct net claims outstanding at beginning of year.....	76 00	10,091 43
Add net claims outstanding at end of year.....	200 75	15,018 76
Net losses incurred.....	\$3,270 52	\$65,354 88

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$28,599 26
Net losses paid in the Province.....	3,145 77
Percentage.....	10.99
Net premium deposits earned in the Province.....	\$27,352 03
Net losses incurred in the Province.....	3,270 52
Percentage.....	11.95

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 231 S. LA SALLE ST., CHICAGO, ILLINOIS

OFFICERS

President, H. N. Wade; Vice-Presidents, E. A. Russell, J. L. Wilds; Secretary, H. J. Jann; Treasurer, H. N. Wade.

Chief Agent in the Province.—J. F. Reed, 33 Anderson Ave., Toronto, Ont.

Directors.—H. N. Wade, Batavia, Ill.; Geo. C. Purdy, Rockford, Ill.; Wm. Buttersworth, Moline, Ill.; F. T. Moses, Providence, R.I.; W. S. Russell, Detroit, Mich.; H. R. Weesner, Minneapolis, Minn.; E. A. Russell, Chicago, Ill.; F. L. Macomber, Chicago, Ill.; Clayton Mark, Chicago, Ill.; J. L. Wilds, Chicago, Ill.; T. E. Donnelley, Chicago, Ill.

Auditors.—Buchanan, Shields & Co.

Organized.—September 9, 1895. *Commenced business.*—September 9, 1895.

Date commenced business in the Province.—October 10, 1927.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$691,737 95
Book value of stocks.....		93,835 38
Cash in banks and other depositories.....		27,783 09
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1933.....	\$30,731 34	
Written prior to 1st October, 1933.....	1,478 88	
		32,210 22
Total Ledger Assets.....		\$845,566 64

Non-Ledger Assets

Interest accrued.....		\$9,429 59
Total Non-Ledger Assets.....		\$9,429 59
Gross Assets.....		\$854,996 23

Deduct Assets Not Admitted:

Premium deposits (business written prior to 1st October).....	\$1,478 88	
Deficiency of market under book value of ledger assets:		
Bonds.....	82,144 95	
Stocks.....	18,176 13	
		\$101,799 96

Total Admitted Assets.....		\$753,196 27
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Liabilities

Net provision for unpaid losses and claims.....		\$2,791 89
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$729,435 74	
Unearned premium deposits.....		365,737 68
Administration expense.....		3,806 17
Taxes due and accrued.....		2,900 00
Total Liabilities.....		\$375,235 74
Surplus of admitted assets over all liabilities.....		\$377,960 53
Total.....		\$753,196 27

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$14,100 10	\$392,260 65
Deduct:		
Return premium deposits on cancelled business.....	2,819 88	64,314 12
Net premium deposits written.....	\$11,280 22	\$327,946 53
Reserve of unearned premium deposits:		
At beginning of year.....	13,268 97	401,192 18
At end of year.....	11,969 49	365,737 68
Decrease.....	\$1,299 48	\$35,454 50

Income and Expenditure—Continued

Net premium deposits earned.....	\$11,969 49	\$363,401 03
Net losses incurred.....	768 39	31,946 32
Administration and other expenses.....		61,495 05
Net gain in underwriting.....		\$269,959 68
Other Revenues:		
Interest, dividends and rents earned.....	\$43,606 57	
Profit on sale of investments.....	427 32	
		44,033 89
Other Expenditures:		
Decrease in market value of investments.....	\$49,846 00	
Investment expense.....	1,014 69	
Loss on sale of investments.....	6,941 25	
		57,801 94
Net gain for policyholders on operations for year.....		\$256,191 63

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1933.....	\$428,047 66
Net gain on operations brought down.....	256,191 63
Total.....	\$694,239 29
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	314,799 88
Balance.....	\$379,439 41
Deduct:	
Liabilities not admitted.....	\$1,478 88
Surplus of admitted assets over all liabilities.....	\$377,960 53

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$4,129,894	\$25,906 69	\$131,462,254	\$765,922 07
Written or renewed during year.....	2,049,714	14,100 10	66,210,848	392,260 65
Total.....	\$6,179,608	\$40,006 79	\$197,673,102	\$1,158,182 72
Deduct cancelled and expired.....	2,197,036	14,241 82	71,492,107	428,746 98
Net in force 31st Dec., 1933.....	\$3,982,572	\$25,764 97	\$126,180,995	\$729,435 74

Miscellaneous

To what extent is the liability of policyholders limited?—Five times.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—One year, 93 %; two years, 87 %; three years, 80 %; four years, 72 %; five years, 0 %.

What is the largest gross aggregate amount insured in any one hazard?—\$90,000.00.

What is the largest net aggregate amount insured in any one hazard?—\$90,000.00.

Give classes of insurance written—Fire, Tornado, Sprinkler Leakage, Use and Occupancy.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$412 24	\$356 15	\$19,037 19	\$11,647 07
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$412 24	\$356 15	\$19,037 19	\$11,647 07
Deduct net claims outstanding at beginning of year.....	Nil	Nil	1,503 14	26 69
Add net claims outstanding at end of year.....	Nil	Nil	2,791 89	Nil
Net losses incurred.....	\$412 24	\$356 15	\$20,325 94	\$11,620 38

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$11,280 22
Net losses paid in the Province.....	768 39
Percentage.....	15 98
Net premium deposits earned in the Province.....	\$11,969 49
Net losses incurred in the Province.....	768 39
Percentage.....	6.42

PAPER MILL MUTUAL INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN ST., BOSTON, MASS., U.S.A.

OFFICERS

President Emeritus, D. W. Lane; Vice-President, J. Waldo Lord; Secretary, Geo. H. Gibson; Treasurer, D. W. Lane.

Chief Agent in the Province.—Harvey D. Jones, Toronto, Ont.

Directors.—R. P. Snelling, Ellison A. Smyth, David W. Lane, H. DeForest Lockwood, Charles Walcott, Nathaniel F. Ayer, Walter C. Heath, Harry L. Bailey, Bartow Crocker, Geo E. Spofford, James D. Phillips, M. Lester Madden.

Auditor.—Willard Dow, Boston, Mass.

Organized.—1886. *Commenced business.*—1887.

Date commenced business in the Province.—1927.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$583,940 03
Book value of stocks.....		17,700 00
Cash—on hand.....	\$25 57	
in banks and other depositories.....	28,813 66	
		28,839 23
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1933.....	\$13,202 58	
Written prior to 1st October, 1933.....	994 43	
		14,197 01
Total Ledger Assets.....		\$644,676 27

Non-Ledger Assets

Interest accrued.....		\$10,039 53
Total Non-Ledger Assets.....		\$10,039 53
Gross Assets.....		\$654,715 80
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October).....	\$994 43	
Deficiency of market under book value of ledger assets.....	33,930 03	
		\$34,924 46
Total Admitted Assets.....		\$619,791 34

Liabilities

Net provision for unpaid losses and claims.....		\$2,064 58
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$419,791 51	
Unearned premium deposits.....		207,209 06
Administration expense.....		600 00
Taxes due and accrued.....		375 00
Total Liabilities.....		\$210,248 64
Surplus of admitted assets over all liabilities.....		\$409,542 70
Total.....		\$619,791 34

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$10,783 77	\$304,249 14
Deduct:		
Return premium deposits on cancelled business.....	2,573 21	36,422 90
Net premium deposits written.....	\$8,210 56	\$267,826 24
Reserve of unearned premium deposits:		
At beginning of year.....	2,095 24	224,091 95
At end of year.....	4,052 73	207,209 06
Increase and decrease.....	\$1,957 49	\$16,882 89
Net premium deposits earned.....	\$6,253 07	\$284,709 13
Net losses incurred.....	150 52	12,007 83

Income and Expenditure—Continued

Administration and other expenses:		
Administration.....	\$26,390	39
Directors' fees.....	585	00
Legal.....	217	93
Taxes and licenses.....	844	46
		<u>\$28,037 78</u>
Net gain in underwriting.....		\$244,663 52
Other Revenues:		
Interest, dividends and rents earned.....	\$27,322	06
Profit on sale of investments.....	82	50
		<u>27,414 56</u>
		\$273,455 24
Other Expenditures:		
Decrease in market value of investments.....		41,807 50
Net gain for policyholders on operations for year.....		<u>\$230,270 58</u>

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1933.....	\$450,302	37
Net gain on operations brought down.....	230,270	58
Total.....		<u>\$680,572 95</u>
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....		270,035 82
Balance.....		<u>\$410,537 13</u>
Deduct:		
Ledger Assets not admitted.....		\$994 43
Surplus of admitted assets over all liabilities.....		<u>\$409,542 70</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$2,171,708	\$14,532 32	\$79,428,432	\$445,175 99
Written or renewed during year.....	1,628,646	10,783 77	53,816,870	304,249 14
Total.....	\$3,800,354	\$25,316 09	\$133,245,302	\$749,425 13
Deduct cancelled and expired.....	1,781,640	12,464 72	57,895,903	329,633 62
Net in force 31st Dec., 1933.....	<u>\$2,018,714</u>	<u>\$12,851 37</u>	<u>\$75,349,399</u>	<u>\$419,791 51</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—One year, 95 %; two years, 90 %; three years, 84 %; four years, 78 %; five years, 0 %.

What is the largest gross aggregate amount insured in any one hazard?—\$100,000.

What is the largest net aggregate amount insured in any one hazard?—\$100,000.

Give classes of insurance written—Fire, Sprinkler Leakage, Riot and Civil Commotion, Windstorm, Aircraft Impact, Explosion from fire, and Use and Occupancy. Note—All are included under Fire contract.

	LOSSES		IN THE PROVINCE		ALL BUSINESS	
			Fire		Fire	
Gross claims paid during year.....			\$141	67	\$11,945	80
Expenses of adjustment and settlement of losses.....				Nil		Nil
Net losses paid.....			141	67	\$11,945	80
Deduct net claims outstanding at beginning of year.....				13 00		2,002 55
Add net claims outstanding at end of year.....				21 85		2,064 58
Net losses incurred.....				<u>\$150 52</u>		<u>\$12,007 83</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$8,210	56
Net losses paid in the Province.....	141	67
Percentage.....	1	72
Net premium deposits earned in the Province.....	\$6,253	07
Net losses incurred in the Province.....	150	52
Percentage.....	2	41

PHILADELPHIA MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 800 COMMERCIAL TRUST BLDG., PHILADELPHIA, PA.

OFFICERS

President, Richard H. Morris; Vice-Presidents, Harold G. Griffin, John C. Rieg; Secretary, Ray L. Hudson; Treasurer, George C. Hopson.

Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—Charles W. Asbury, Philadelphia, Pa.; Edwin I. Atlee, Philadelphia, Pa.; Charles E. Brinley, Philadelphia, Pa.; Jacob Disston, Philadelphia, Pa.; Frederick A. Downes, Philadelphia, Pa.; Louis J. Kolb, Philadelphia, Pa.; Geo. V. MacKinnon, Philadelphia, Pa.; Simon Miller, Philadelphia, Pa.; Richard H. Morris, Philadelphia, Pa.; Fayette R. Plumb, Philadelphia, Pa.; Charles S. Redding, Philadelphia, Pa.; Walter H. Rossmassler, Philadelphia, Pa.; Arthur D. Smith, Philadelphia, Pa.; Samuel M. Vauclain, Philadelphia, Pa.; Frank A. Weiss, Philadelphia, Pa.; John R. Williams, Philadelphia, Pa.; Grahame Wood, Philadelphia, Pa.

Auditors.—Goldsmith's Accountants, Philadelphia, Pa.

Organized.—August 23, 1880. *Commenced business.*—November 1, 1880.

Date commenced business in the Province.—September 8, 1927.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Loans secured by pledge of collateral.....	\$118,300 00	
Book value of bonds and debentures.....		891,674 96
Book value of stocks.....		463,929 08
Cash—on hand.....	\$58 46	
in banks and other depositories.....	11,318 69	
		11,377 15

Premium deposits in course of collection:

Written on or subsequent to 1st October, 1933.....	\$15,842 06	
Written prior to 1st October, 1933.....	714 92	
		16,556 98

Total Ledger Assets.....\$1,501,838 17

Non-Ledger Assets

Interest accrued.....	\$10,351 85	
Total Non-Ledger Assets.....	\$10,351 85	
Gross Assets.....	\$1,512,190 02	

Deduct Assets Not Admitted:

Premium deposits (business written prior to 1st October).....	\$714 92	
Deficiency of market under book value of ledger assets.....	278,937 09	
		\$279,652 01

Total Admitted Assets.....\$1,232,538 01

Liabilities

Net provision for unpaid losses and claims.....	\$7,709 92	
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,128,057 07	

Unearned premium deposits.....	529,354 73	
Administration expense.....	300 00	
Taxes due and accrued.....	900 00	
Borrowed money.....	110,000 00	

Total Liabilities.....\$648,264 65

Surplus of admitted assets over all liabilities.....\$584,273 36

Total.....\$1,232,538 01

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$21,612 55	\$592,101 24
Deduct:		
Return premium deposits on cancelled business.....	4,147 28	119,709 52
Net premium deposits written.....	\$17,465 27	\$472,391 72
Reserve of unearned premium deposits:		
At beginning of year.....	23,552 93	706,081 11
At end of year.....	19,569 83	529,354 73
Decrease.....	\$3,983 10	\$176,726 38

Income and Expenditure—Continued

Net premium deposits earned.....	\$21,448 37	\$649,118 10
Net losses incurred.....	933 17	39,881 62
Administration and other expenses:		
Administration.....	\$44,525 38	
Directors' fees.....	638 00	
Legal.....	580 79	
Taxes and licenses.....	1,494 05	
Association fees, etc.....	49,423 71	
		96,661 93
Net gain in underwriting.....		\$512,574 55
Other Revenues:		
Interest, dividends and rents earned.....	\$59,147 71	
Profit on sale of investments.....	9,397 14	
		68,544 85
Other Expenditures:		
Decrease in market value of investments.....	\$185,535 37	
Loss on sale of investments.....	690 49	
Investment expenses.....	1,823 80	
		188,049 66
Net gain for policyholders on operations for year.....		\$393,069 74

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1933.....	\$847,373 78
Net gain on operations brought down.....	393,069 74
Total.....	\$1,240,443 52
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	655,455 24
Balance.....	\$584,988 28
Deduct:	
Ledger Assets not admitted.....	\$714 92
Surplus of admitted assets over all liabilities.....	\$584,273 36

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$8,054,098	\$51,844 61	\$235,538,527	\$1,407,645 17
Written or renewed during year.....	3,235,901	21,612 55	98,634,183	592,101 24
Total.....	\$11,289,999	\$73,457 16	\$334,172,710	\$1,999,746 41
Deduct cancelled and expired.....	4,889,586	32,606 74	42,096,030	871,688 44
Net in force 31st Dec., 1933.....	\$6,400,413	\$40,850 42	\$192,076,680	\$1,128,057 97

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.
 Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—One year, 93 %; two years, 87 %; three years, 80.66 %; four years, 73 %; five years, 0 %.
 What is the largest gross aggregate amount insured in any one hazard?—\$125,000.
 What is the largest net aggregate amount insured in any one hazard?—\$125,000.
 Give classes of insurance written.—Fire.

Losses

	IN THE PROVINCE	ALL BUSINESS
	Fire	Fire
Gross claims paid during year.....	\$916 99	\$41,229 40
Expenses of adjustment and settlement of losses.....	Nil	Nil
Net losses paid.....	\$916 99	\$41,229 40
Deduct net claims outstanding at beginning of year.....	21 29	9,057 70
Add net claims outstanding at end of year.....	37 47	7,709 92
Net losses incurred.....	\$933 17	\$39,881 62

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$17,465 27
Net losses paid in the Province.....	916 99
Percentage.....	5.25
Net premium deposits earned in the Province.....	\$21,448 37
Net losses incurred in the Province.....	933 17
Percentage.....	4.35

PROTECTION MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 231 SO. LA SALLE ST., CHICAGO, ILLINOIS

OFFICERS

President, H. N. Wade; Vice-Presidents, Clayton Mark, J. L. Wilds; Secretary, H. J. Jann; Treasurer, H. N. Wade.

Chief Agent in the Province.—J. F. Reid, 33 Anderson Ave., Toronto, Ont.

Directors.—H. N. Wade, Batavia, Ill.; Geo. C. Purdy, Rockford, Ill.; Wm. Buttersworth, Moline, Ill.; Walter S. Russel, Detroit, Mich.; F. T. Moses, Providence, R.I.; H. R. Wiesner, Minneapolis, Minn.; F. L. Macomber, Chicago, Ill.; Clayton Mark, Chicago, Ill.; E. A. Russell, Chicago, Ill.; J. L. Wilds, Chicago, Ill.; T. E. Donnelley, Chicago, Ill.

Auditors.—Buchanan, Shields & Co.

Organized.—August 31, 1887. *Commenced business.*—September 1, 1887.

Date commenced business in the Province.—October 10, 1927.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Mortgage loans on real estate—first liens.....	\$11,900 00
Book value of bonds and debentures.....	975,311 24
Book value of stocks.....	101,927 50
Cash—on hand.....	\$15 00
in banks and other depositories.....	116,950 72
	116,965 72
Premium deposits in course of collection:	
Written on or subsequent to 1st October, 1933.....	\$46,096 99
Written prior to 1st October, 1933.....	2,218 31
	48,315 30
Mill Owners Mutual Fire Insurance Co.....	3,806 17
Total Ledger Assets.....	\$1,258,225 93

Non-Ledger Assets

Interest accrued.....	\$14,165 72
Total Non-Ledger Assets.....	\$14,165 72
Gross Assets.....	\$1,272,391 65
<i>Deduct Assets Not Admitted:</i>	
Premium deposits (business written prior to 1st October).....	\$2,218 31
Deficiency of market under book value of ledger assets:	
Bonds.....	117,001 24
Stocks.....	11,759 40
	130,978 95
Total Admitted Assets.....	\$1,141,412 70

Liabilities

Net provision for unpaid losses and claims.....	\$4,187 82
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,094,153 56
Unearned premium deposits.....	\$548,606 51
	548,606 51
Administration expense.....	700 00
Taxes due and accrued.....	4,000 00
Total Liabilities.....	\$557,494 33
Surplus of admitted assets over all liabilities.....	\$583,918 37
Total.....	\$1,141,412 70

	Income and Expenditure	In the Province	All Business
Gross premium deposits written.....		\$21,150 14	\$588,390 97
Deduct:			
Return premium deposits on cancelled business.....		4,229 81	96,475 38
Net premium deposits written.....		\$16,920 33	\$491,915 59
Reserve of unearned premium deposits:			
At beginning of year.....		19,903 47	601,788 26
At end of year.....		18,869 55	548,606 51
Increase or decrease.....		\$1,033 92	\$53,181 75
Net premium deposits earned.....		\$17,954 25	\$545,097 34
Net losses incurred.....		1,152 60	47,919 43
Administration and other expenses.....			91,737 43
Net gain in underwriting.....			\$405,443 48
Other Revenues:			
Interest, dividends and rents earned.....		\$60,598 31	
Profit on sale of investments.....		5,512 00	
			66,110 31
Other Expenditures:			
Decrease in market value of investments.....		\$72,489 81	
Loss from sale of investments.....		23,077 84	
Investment expense.....		1,552 94	
			97,120 59
Net gain for policyholders on operations for year.....			<u>\$374,433 20</u>

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1933.....	\$683,898 99
Net gain on operations brought down.....	374,433 20
Total.....	<u>\$1,058,332 19</u>
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	472,195 51
Balance.....	<u>\$586,136 68</u>
Deduct:	
Ledger Assets not admitted.....	\$2,218 31
Surplus of admitted assets over all liabilities.....	<u>\$583,918 37</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$6,208,778	\$38,929 03	\$197,193,375	\$1,148,883 06
Written or renewed during year.....	3,074,572	21,150 14	99,316,271	588,390 97
Total.....	\$9,283,350	\$60,079 17	\$296,509,646	\$1,737,274 03
Deduct cancelled and expired.....	3,295,556	21,362 73	107,238,165	643,120 47
Gross in force 31st Dec. 1933.....	\$5,987,794	\$38,716 44	\$189,271,481	\$1,094,153 56
Deduct—Reinsured and authorized deductions.....	Nil	Nil	Nil	Nil
Net in force 31st Dec., 1933.....	<u>\$5,987,794</u>	<u>\$38,716 44</u>	<u>\$1,892,271,481</u>	<u>\$1,094,153 56</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—One year, 93 %; two years, 87 %; three years, 80 %; four years, 72 %; five years, 0 %.

What is the largest gross aggregate amount insured in any one hazard?—\$135,000.00.

What is the largest net aggregate amount insured in any one hazard?—\$135,000.00.

Give classes of insurance written.—Fire, Windstorm, Tornado, Use and Occupancy.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$618 37	\$534 23	\$28,555 76	\$17,470 58
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$618 37	\$534 23	\$28,555 76	\$17,470 58
Deduct net claims outstanding at beginning of year.....	Nil	Nil	2,254 70	40 03
Add net claims outstanding at end of year.....			4,187 82	
Net losses incurred.....	\$618 37	\$534 23	\$30,488 88	\$17,430 55

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$16,920 33
Net losses paid in the Province.....	1,152 60
Percentage.....	6.81
Net premium deposits earned in the Province.....	\$17,954 25
Net losses incurred in the Province.....	1,152 60
Percentage.....	6.42

RHODE ISLAND MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I., U.S.A.

OFFICERS

President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph, Arthur A. Longley, Clarke Freeman, Earl W. Harrington, Theodore P. Bogert; Secretary, Theodore P. Bogert; Treasurer, Hovey T. Freeman.

Chief Agent in the Province.—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ont.

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William B. MacColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—1848. Commenced business.—1848.

Date commenced business in Canada.—August 27, 1927. In the Province.—August 27, 1927.

Statement for Year Ending December 31st, 1933

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....	\$822,020 92
Book value of stocks.....	2,964,728 83
Cash—on hand.....	\$4,531 61
in banks and other depositories.....	122,798 03
	127,329 64
Premium deposits in course of collection:	
Written on or subsequent to 1st October, 1933.....	\$45,035 82
Written prior to 1st October, 1933.....	8,432 15
	53,467 97
Total Ledger Assets.....	\$3,967,547 36

Non-Ledger Assets

Interest due, \$2,567.50; accrued, \$8,487.27.....	\$11,054 77
Excess of amortized value over book value of bonds.....	14,646 08
Total Non-Ledger Assets.....	25,700 85
Gross Assets.....	\$3,993,248 21

Deduct Assets Not Admitted:

Premium deposits (business written prior to 1st October).....	\$8,432 15
Deficiency of convention under book value of ledger assets....	466,047 83
	\$474,479 98

Total Admitted Assets.....	\$3,518,768 23
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Liabilities

Net provision for unpaid losses and claims.....	\$18,367 04
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$2,641,141 94
Unearned premium deposits.....	1,326,651 79
Administration expense.....	150 62
Taxes due and accrued.....	1,896 32
Contingency Reserve.....	655,836 00
Total Liabilities.....	\$2,002,901 77
Surplus of admitted assets over all liabilities.....	\$1,515,866 46
Total.....	\$3,518,767 23

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$54,867 18	\$1,346,265 65
Deduct:		
Reinsurance.....	Nil	2,000 00
Return premium deposits on cancelled business.....	14,469 51	257,183 86
Net premium deposits written.....	\$40,397 67	\$1,087,081 79
Reserve of unearned premium deposits:		
At beginning of year.....	52,955 45	1,480,986 25
At end of year.....	49,301 32	1,326,651 79
Decrease.....	\$3,654 13	\$154,334 46
Net premium deposits earned.....	\$44,051 80	\$1,241,416 25
Net losses incurred.....	6,574 40	101,968 11
Administration and other expenses incurred.....	\$126,290 65	
Investment expenses.....	8,516 06	
		134,806 71
Net gain in underwriting.....		\$1,004,641 43
Other Revenues:		
Interest, dividends and rents earned.....		147,826 99
Other Expenditures:		
Decrease in book value of investments.....	\$13 69	
Net loss from sale of investments.....	141,471 51	
Decrease in market value of securities.....	970,963 40	
		1,112,448 60
Net gain for policyholders on operations for year.....		\$40,019 82

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1933.....	\$3,275,304 76
Net gain on operations brought down.....	40,019 82
Total.....	\$3,315,324 58
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	\$1,135,189 97
Contingency Reserve.....	655,836 00
	1,791,025 97
Balance.....	\$1,524,298 61
Deduct:	
Ledger Assets not admitted.....	\$8,432 15
Surplus of admitted assets over all liabilities.....	\$1,515,866 46

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$20,279,313	\$119,376 72	\$496,734,453	\$2,814,766 52
Written or renewed during year.....	9,191,330	54,853 18	234,474,485	1,345,637 74
Total.....	\$29,470,643	\$174,229 90	\$731,208,938	\$4,160,404 26
Deduct cancelled and expired.....	10,735,106	65,254 80	260,930,185	1,521,667 60
Net in force 31st Dec., 1933.....	\$18,735,537	\$108,975 10	\$470,278,753	\$2,638,736 66
Other Classes:				
Gross in force 31st Dec., 1932.....	\$2,000 00	\$14 00	\$351,349	\$2,595 18
Written or renewed during year.....	2,000 00	14 00	143,712	627 91
Total.....	\$4,000	\$28 00	\$495,061	\$3,223 09
Deduct cancelled and expired.....	2,000	14 00	216,360	817 81
Net in force 31st Dec., 1933.....	\$2,000	\$14 00	\$278,701	\$2,405 28

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.
Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premium deposit returned during the year on expired policies as dividends or profits, viz.:—One year, 95 %; two years, 91 %; three years, 87 %; four years, 83 %; five years, 79 %.

What is the largest gross aggregate amount insured in any one hazard?—\$440,000.

What is the largest net aggregate amount insured in any one hazard?—\$440,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$6,108 19	\$667 30	\$64,330 33	\$33,425 16
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$6,108 19	\$677 30	\$64,330 33	\$33,425 16
Deduct net claims outstanding at beginning of year (as adjusted).....	466 03	.....	10,907 93	3,246 49
Add net claims outstanding at end of year..	237 72	17 22	13,744 93	4,622 11
Net losses incurred.....	\$5,879 88	\$694 52	\$67,167 33	\$34,800 78

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$40,397 67
Net losses paid in the Province.....	6,785 49
Percentage.....	16.80
Net premium deposits earned in the Province.....	\$44,051 80
Net losses incurred in the Province.....	6,574 40
Percentage.....	14.92

RUBBER MANUFACTURERS' MUTUAL INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN STREET, BOSTON, MASSACHUSETTS

OFFICERS

President, Eugene H. Clapp; Vice-President, William B. Brophy; Secretary, Edward H. Williams; Treasurer, William B. Brophy.

Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—E. H. Clapp, Boston, Mass.; W. B. Brophy, Boston, Mass.; J. P. Stevens, Newburyport, Mass.; E. N. Bartlett, North Oxford, Mass.; J. K. Milliken, North Dighton, Mass.; C. N. Stoddard, Greenfield, Mass.; R. N. Fowler, Holyoke, Mass.; H. B. Lewis, Lawrence, Mass.; R. B. Lowe, Fitchburg, Mass.

Auditors.—Patterson, Teele & Dennis, 1 Federal Street, Boston, Massachusetts.

Organized.—November 4, 1884. Commenced business.—January 15, 1885.

Date commenced business in the Province.—August 27, 1927.

Statement for Year Ending December 31st, 1933

BALANCE SHEET

Ledger Assets		
Book value of bonds and debentures.....		\$1,490,730 94
Book value of stocks.....		28,400 00
Cash in banks and other depositories.....		130,988 97
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1933.....	\$25,783 07	
Written prior to 1st October, 1933.....	1,957 38	
		27,740 45
Total Ledger Assets.....		\$1,677,860 36

Non-Ledger Assets

Interest accrued.....		\$20,957 10
Total Non-Ledger Assets.....		\$20,957 10
Gross Assets.....		\$1,698,817 46
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October).....	\$1,957 38	
Deficiency of market under book value of ledger assets:		
Bonds.....	52,522 19	
Stocks.....	7,100 00	
		61,579 57
Total Admitted Assets.....		\$1,637,237 89

Liabilities

Net provision for unpaid losses and claims.....		\$8,893 39
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,055,598 64	
Unearned premium deposits.....		527,406 15
Administration expense.....		1,820 22
Taxes due and accrued.....		2,903 32
Total Liabilities.....		\$541,023 08
Surplus of admitted assets over all liabilities.....		\$1,096,214 81
Total.....		\$1,637,237 89

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$27,763 91	\$653,849 89
Deduct:		
Return premium deposits on cancelled business.....	4,214 26	\$89,081 83
Net premium deposits written.....	\$23,549 65	\$564,768 06
Reserve of unearned premium deposits:		
At beginning of year.....	18,441 75	557,690 93
At end of year.....	21,990 66	527,406 15
Increase and decrease.....	+ \$3,548 91	—\$30,284 78
Net premium deposits earned.....	\$20,000 74	\$595,052 84
Net losses incurred.....	942 22	40,533 63
Administration and other expenses:		
Administration.....	\$56,064 02	
Directors' Fees.....	868 96	
Legal.....	445 85	
Taxes and licenses.....	3,345 93	
		60,724 76
Net gain in underwriting.....		\$493,794 45
Other Revenues:		
Interest, dividends and rents earned.....	\$73,852 10	
Profit on sale of investments.....	1,385 60	
Canadian exchange.....	720 00	
		75,957 70
Other Expenditures:		
Decrease in market value of investments.....	\$71,500 00	
Loss on sale of investments.....	2,686 50	
Decrease in book value of investments.....	43,367 50	
Investment expenses.....	1,936 86	
		119,490 86
Net gain for policyholders on operations for year.....		\$450,261 29

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1933.....	\$1,198,958 42
Net gain on operations brought down.....	450,261 29
Total.....	\$1,649,219 71
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	551,047 52
Balance.....	\$1,098,172 19
Deduct:	
Ledger Assets not admitted.....	\$1,957 38
Surplus of admitted assets over all liabilities.....	\$1,096,214 81

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$5,820,541	\$38,991 14	\$185,075,068	\$1,095,923 38
Written or renewed during year.....	4,109,837	27,763 91	110,881,013	653,655 81
Total.....	\$9,930,378	\$66,755 05	\$295,956,081	\$1,749,579 19
Deduct cancelled and expired.....	3,745,445	26,147 12	\$115,335,789	694,408 82
Net in force 31st Dec., 1933.....	\$6,184,933	\$40,607 93	\$180,620,292	\$1,055,170 37
Other Classes:				
Gross in force 31st Dec., 1932.....	Nil	Nil	\$72,307	\$499 13
Written or renewed during year.....	Nil	Nil	41,112	194 08
Total.....	Nil	Nil	\$113,419	\$693 21
Deduct cancelled and expired.....	Nil	Nil	53,784	264 94
Net in force 31st Dec., 1933.....	Nil	Nil	\$59,635	\$428 27

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—Yes, a small percentage added to reserve.
 Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—One year, 95 %; two years, 90 %; three years, 85 %; four years, 80 %; five years, 0 %.
 What is the largest gross aggregate amount insured in any one hazard?—\$80,000.
 What is the largest net aggregate amount insured in any one hazard?—\$80,000.
 Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$638 65	\$215 57	\$24,324 01	\$13,307 93
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$638 65	\$215 57	\$24,324 01	\$13,307 93
Deduct net claims outstanding at beginning of year.....	7 00	5 00	4,963 70	1,028 00
Add net claims outstanding at end of year..	86 00	14 00	7,639 39	1,254 00
Net losses incurred.....	\$717 65	\$224 57	\$26,999 70	\$13,533 93

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$23,549 65
Net losses paid in the Province.....	854 22
Percentage.....	3.63
Net premium deposits earned in the Province.....	\$20,000 74
Net losses incurred in the Province.....	942 22
Percentage.....	4.71

STATE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

OFFICERS

President, Hovey T. Freeman; Secretary, Theodore P. Bogert; Treasurer, Hovey T. Freeman.

Chief Agent in the Province.—Harvey D. Jones, 1005 Atlas Building, Toronto, Ont.

Directors.—Jesse H. Metcalfe, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chase, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William B. MacColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—February 26, 1855. Commenced business.—February 26, 1855.

Date commenced business in Canada.—August 27, 1927. In the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$1,014,983 51
Book value of stocks.....		3,642,889 56
Cash—on hand.....	\$4,462 79	
in banks and other depositories.....	148,381 54	
		152,844 33
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1933.....	\$54,043 02	
Written prior to 1st October, 1933.....	10,118 58	
		64,161 60
Total Ledger Assets.....		\$4,874,879 00

Non-Ledger Assets

Interest due, \$2,970; accrued, \$10,163.46.....		\$13,133 46
Excess of amortized value over book value of bonds.....		11,067 49
Total Non-Ledger Assets.....		\$24,200 95
Gross Assets.....		\$4,899,079 95
Deduct Assets Not Admitted:		
Premium deposits (business written prior to 1st Oct.).....	\$10,118 58	
Deficiency of convention under book value of ledger assets....	491,125 56	
		\$501,244 14
Total Admitted Assets.....		\$4,397,835 81

Liabilities

Net provision for unpaid losses and claims.....		\$22,040 44
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$3,169,370 33	
Unearned premium deposits.....		1,591,982 14
Administration expense.....		180 75
Taxes due and accrued.....		2,275 57
Contingency Reserve.....		801,517 00
Total Liabilities.....		\$2,417,995 90
Surplus of admitted assets over all liabilities.....		\$1,979,839 91
Total.....		\$4,397,835 81

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	65,840 61	\$1,615,518 79
Deduct:		
Reinsurance.....	Nil	2,400 00
Return premium deposits on cancelled business.....	17,363 41	308,620 62
Net premium deposits written.....	\$48,477 20	\$1,304,498 17
Reserve of unearned premium deposits:		
At beginning of year.....	63,546 53	\$1,777,183 53
At end of year.....	59,161 57	1,591,982 14
Decrease.....	\$4,384 96	\$185,201 39
Net premium deposits earned.....	\$52,862 16	\$1,489,699 56
Net losses incurred.....	7,889 27	122,361 72
Administration and other expenses incurred.....	\$151,219 27	
Investment expenses.....	10,289 20	
		161,508 47
Net gain in underwriting.....		\$1,205,829 37
Other Revenues:		
Interest, dividends and rents earned.....		193,101 78
Other Expenditures:		
Decrease in book value of investments.....	\$11 50	
Net loss from sale of investments.....	147,200 90	
Decrease in market value of securities.....	1,174,296 09	
		\$1,321,508 49
Net gain for policyholders on operations for year.....		\$77,422 66

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1933.....	\$4,076,280 79
Net gain on operations brought down.....	77,422 66
Total.....	\$4,153,703 45
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	\$1,362,227 96
Contingency reserve.....	801,517 00
	2,163,744 96
Balance.....	\$1,989,958 49
Deduct:	
Ledger Assets not admitted.....	10,118 58
Surplus of admitted assets over all liabilities.....	\$1,979,839 91

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$24,335,176	\$143,252 06	\$596,081,347	\$3,377,719 84
Written or renewed during year.....	11,029,596	65,823 81	281,369,381	1,614,765 30
Total.....	\$35,364,772	\$209,075 87	\$877,450,728	\$4,992,485 14
Deduct cancelled and expired.....	12,882,129	78,305 75	313,116,222	1,826,001 12
Net in force 31st Dec., 1933.....	\$22,482,643	\$130,770 12	\$564,334,506	\$3,166,484 02
Other Classes:				
Gross in force 31st Dec., 1932.....	\$2,400	\$16 80	\$421,616	\$3,114 19
Written or renewed during year.....	2,400	16 80	172,455	753 49
Total.....	\$4,800	\$33 60	\$594,071	\$3,867 68
Deduct cancelled and expired.....	2,400	16 80	259,632	981 37
Net in force 31st Dec., 1933.....	\$2,400	\$16 80	\$334,439	\$2,886 31

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.
 Percentage of cash premium deposit returned during the year on expired policies as dividends or profits, viz.:—One year, 95%; two years, 91%; three years, 87%; four years, 83%; five years, 79%.
 What is the largest gross aggregate amount insured in any one hazard?—\$440,000.
 What is the largest net aggregate amount insured in any one hazard?—\$440,000.
 Give classes of insurance written—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$7,329 83	\$812 76	\$77,196 39	\$40,110 19
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$7,329 83	\$812 76	\$77,196 39	\$40,110 19
Deduct net claims outstanding at beginning of year (as adjusted).....	559 27	.....	13,089 52	3,895 78
Add net claims outstanding at end of year..	285 30	20 65	16,493 92	5,546 52
Net losses incurred.....	\$7,055 86	\$833 41	\$81,600 79	\$40,760 93

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$48,477 20
Net losses paid in the Province.....	8,142 59
Percentage.....	16 80
Net premium deposits earned in the Province.....	\$52,862 16
Net losses incurred in the Province.....	7,889 27
Percentage.....	14 92

WHAT CHEER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 720 GROSVENOR BUILDING, PROVIDENCE, R.I.

OFFICERS

President, Charles C. Stover; Vice-President, Ernest Kerr; Secretary, Royal G. Luther;
Treasurer, Charles C. Stover.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Building, Toronto, Ont.

Directors.—Zechariah Chafee, Providence, R.I.; Frederic W. Easton, Pawtucket, R.I.; Frederick S. Chase, Waterbury, Conn.; Franklin R. Johnson, Boston, Mass.; E. A. Moore, New Britain, Conn.; Charles C. Stover, Providence, R.I.; Ernest Kerr, Providence, R.I.; Paul T. Wise, Brooklyn, N.Y.; Charles E. Cotting, Boston, Mass.; Edwin A. Barrows, Providence, R.I.; Charles B. Rockwell, Jr., Bristol, R.I.; Dexter Stevens, Utica, N.Y.; Edwin S. Boyer, New York, N.Y.; Curtiss A. Sanford, New York, N.Y.

Organized.—May, 1873. *Commenced business.*—January 1st, 1874.

Date commenced business in the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$1,075,496 61
Book value of stocks.....		376,776 28
Cash—on hand.....	\$750 00	
in banks and other depositories.....	57,755 73	
		58,505 73
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1933.....	\$22,396 58	
Written prior to 1st October, 1933.....	771 96	
		23,168 54
Total Ledger Assets.....		\$1,533,947 16

Non-Ledger Assets

Interest accrued.....		\$9,235 82
Total Non-Ledger Assets.....		\$9,285 82
Gross Assets.....		\$1,543,182 98

Deduct Assets Not Admitted:

Premium deposits (business written prior to 1st October).....	\$771 96	
Deficiency of market under book value of ledger assets:		
Bonds.....	15,271 10	
Stocks.....	128,387 28	
		\$144,430 34

Total Admitted Assets.....		\$1,398,752 64
----------------------------	--	----------------

Liabilities

Net provision for unpaid losses and claims.....		\$8,316 27
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,038,809 81	
Unearned premium deposits.....		522,332 82
Administration expense.....		2,672 02
Total Liabilities.....		\$533,321 11
Surplus of admitted assets over all liabilities.....		\$865,431 53
Total.....		\$1,398,752 64

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$28,514 28	\$560,417 93
Deduct:		
Return premium deposits on cancelled business.....	5,441 24	\$7,854 52
Net premium deposits written.....	\$23,073 04	\$472,563 41
Reserve of unearned premium deposits:		
At beginning of year.....	24,632 28	580,695 60
At end of year.....	25,391 88	522,332 82
Increase in the province; decrease all business.....	\$759 60	\$58,362 78
Net premium deposits earned.....	\$22,313 44	\$530,926 19
Net losses incurred.....	1,758 27	40,817 07

Income and Expenditure—Continued

Administration and other expenses:		
Administration.....	\$77,038 79	
Legal.....	440 37	
Taxes and licenses.....	1,534 28	
		\$78,013 44
Net gain in underwriting.....		\$412,095 68
Other Revenues:		
Interest, dividends and rents earned.....	\$54,908 18	
Profit on sale of investments.....	2,165 44	
		57,073 62
Other Expenditures:		
Decrease in market value of investments.....	\$83,340 33	
Investment expense.....	1,925 32	
		85,265 65
Net gain for policyholders on operations for year.....		\$383,903 65

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1933.....	\$966,055 45
Net gain on operations brought down.....	383,903 65
Total.....	\$1,349,959 10
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	483,755 61
Balance.....	\$866,203 49
Deduct:	
Ledger Assets not admitted.....	\$771 96
Surplus of admitted assets over all liabilities.....	\$865,431 53

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$8,636,205	\$57,976 31	\$190,680,411	\$1,114,907 02
Written or renewed during year.....	4,431,961	28,514 28	112,845,628	560,417 93
Total.....	\$13,068,166	\$86,490 59	\$303,526,039	\$1,675,324 95
Deduct cancelled and expired.....	4,938,418	28,113 92	128,659,092	636,515 14
Net in force 31st Dec., 1933.....	\$8,129,748	\$57,976 31	\$174,866,947	\$1,038,809 81

Miscellaneous

To what extent is the liability of policyholders limited?—Five times the premium deposit.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.
 Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—One year, 94.02 %; two years, 89.90 %; three years, 84.82 %; four years, 84.48 %; five years, 76 %.
 What is the largest gross aggregate amount insured in any one hazard?—\$125,000.00.
 What is the largest net aggregate amount insured in any one hazard?—\$125,000.00.
 Give classes of insurance written.—Fire, Windstorm, Sprinkler Leakage and Use and Occupancy.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$1,231 00	\$464 75	\$22,886 51	\$14,050 75
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$1,231 00	\$464 75	\$22,886 51	\$14,050 75
Deduct net claims outstanding at beginning of year.....	4 50	8 00	3,597 83	838 63
Add net claims outstanding at end of year..	55 02	20 00	7,407 56	908 71
Net losses incurred.....	\$1,281 52	\$476 75	\$26,696 24	\$14,120 83

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$23,073 04
Net losses paid in the Province.....	1,695 75
Percentage.....	7.35
Net premium deposits earned in the Province.....	\$22,313 44
Net losses incurred in the Province.....	1,758 27
Percentage.....	7.88

WORCESTER MANUFACTURERS MUTUAL INSURANCE COMPANY

HEAD OFFICE, 9 WALNUT STREET, WORCESTER, MASS.

OFFICERS

President, Waldo E. Buck; Vice-President, Charles L. Allen; Secretary, Walter A. Harrington; Treasurer, Waldo E. Buck.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Bldg., 350 Bay St., Toronto, Ont.

Directors.—Waldo E. Buck, Worcester, Mass.; George F. Brooke, Worcester, Mass.; Albert G. Mason, Milton, Mass.; James E. Whitten, North Uxbridge, Mass.; William Whiting, Holyoke, Mass.; Charles L. Allen, Worcester, Mass.; James E. Osborn, Fall River, Mass.; Paul B. Morgan, Worcester, Mass.; Willard E. Swift, Worcester, Mass.; Alden Reed, Worcester, Mass.; Paul Whitin, Northbridge, Mass.

Organized.—March 31, 1855. *Commenced business.*—March 31, 1855.

Date commenced business in the Province.—September, 1927.

Statement for Year Ending 31st December, 1933

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$1,802,023 57
Book value of stocks.....		91,143 00
Cash—on hand.....	\$2 71	
in banks and other depositories.....	164,390 97	
		164,393 68
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1933.....	\$57,128 56	
Written prior to 1st October, 1933.....	3,512 24	
		60,640 80
Worcester Depositors Corporation, Class A Cert.....		4,668 45
Total Ledger Assets.....		\$2,122,869 50

Non-Ledger Assets

Interest accrued.....		\$25,489 96
Gross Assets.....		\$2,148,359 46
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October).....	\$3,512 24	
Deficiency of market under book value of ledger assets.....	72,556 11	
Other assets not admitted:		
Worcester Depositors Corp., Class A Cert (50 %).....	2,334 23	
		\$78,402 58
Total Admitted Assets.....		\$2,069,956 88

Liabilities

Net provision for unpaid losses and claims.....		\$14,284 44
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,519,205 94	
Unearned premium deposits.....		758,996 58
Administration expense.....		945 29
Return premium deposits on expired policies.....		1,237 85
Taxes due and accrued.....		1,500 00
Exchange Canadian bank balance.....		186 08
Contingency reserve.....		317,496 46
Total Liabilities.....		\$1,094,646 70
Surplus of admitted assets over all liabilities.....		\$975,310 18
Total.....		\$2,069,956 88

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$38,732 73	\$1,049,438 83
<i>Deduct:</i>		
Return premium deposits on cancelled business.....	11,007 72	150,743 04
Net premium deposits written.....	\$27,725 01	\$898,695 79
<i>Reserve of unearned premium deposits:</i>		
At beginning of year.....	22,317 04	\$13,338 64
At end of year.....	23,415 16	758,996 58
Increase and decrease.....	+\$1,098 12	—\$54,342 06

Income and Expenditure—Continued

Net premium deposits earned.....	\$26,626 89	\$953,037 85
Net losses incurred.....	756 22	51,774 87
Administration and other expenses:		
Administration.....	\$43,765 52	
Directors' fees.....	1,438 50	
Legal.....	743 67	
Taxes and licenses.....	1,646 63	
Association fees, etc.....	32,122 58	
		79,716 90
Net gain in underwriting.....		\$821,546 08
Other Revenues:		
Interest, dividends and rents earned.....	\$88,722 18	
Profit on sale of investments.....	1,598 07	
Exchange.....	2,351 97	
		92,672 22
Other Expenditures:		
Decrease in market value of investments.....	\$38,531 11	
Loss on sale of investments.....	100 00	
		38,631 11
Net gain for policyholders on operations for year.....		<u>\$875,587 19</u>

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1933.....	\$1,341,095 11
Net gain on operations brought down.....	875,587 19
1934 premiums paid in advance.....	87 50
Total.....	<u>\$2,216,769 80</u>
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	\$918,116 69
Contingency reserve.....	317,496 46
	<u>1,235,613 15</u>
Balance.....	<u>\$981,156 65</u>
Deduct:	
* Ledger Assets not admitted.....	\$5,846 47
Surplus of admitted assets over all liabilities.....	<u>\$975,310 18</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force 31st Dec., 1932.....	\$9,519,333	\$63,777 77	\$290,580,511	\$1,615,503 41
Written or renewed during year.....	6,004,913	38,732 73	185,575,634	1,049,438 83
Total.....	<u>\$15,524,246</u>	<u>\$102,510 50</u>	<u>\$476,156,145</u>	<u>\$2,664,942 24</u>
Deduct cancelled and expired.....	6,554,207	\$47,094 28	202,506,559	1,145,823 80
Net in force 31st Dec., 1933.....	<u>\$8,970,039</u>	<u>\$55,416 22</u>	<u>\$273,649,586</u>	<u>\$1,519,118 44</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—One year, 95 %; two years, 90.92 %; three years, 86.61 %; four years, 0 %; five years, 0 %.

What is the largest gross aggregate amount insured in any one hazard?—\$400,000.

What is the largest net aggregate amount insured in any one hazard?—\$400,000.

Give classes of insurance written.—Fire, Sprinkler Leakage, Windstorm, Earthquake, Riot and Civil Commotion, Aircraft and Use and Occupancy.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$570 68	Nil	\$45,012 33	Nil
Expenses of adjustment and settlement of losses.....	29 78	Nil	2,495 38	Nil
Net losses paid.....	\$600 46	Nil	\$46,507 71	Nil
Deduct net claims outstanding at beginning of year.....	44 00	Nil	10,017 28	Nil
Add net claims outstanding at end of year..	199 76	Nil	14,284 44	Nil
Net losses incurred.....	<u>\$756 22</u>	<u>Nil</u>	<u>\$51,774 87</u>	<u>Nil</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$27,725 01
Net losses paid in the Province.....	600 46
Percentage.....	2.16
Net premium deposits earned in the Province.....	\$26,626 89
Net losses incurred in the Province.....	756 22
Percentage.....	2.84

IV. OTHER MUTUALS

CENTRAL MANUFACTURERS' MUTUAL INSURANCE COMPANY*

HEAD OFFICE, VAN WERT, OHIO

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto, Ont.

Chief or General Agent in Ontario.—Vance C. Smith, 1201 Concourse Bldg., Toronto, Ont.

Date of Incorporation.—1876. *Date commenced business in Canada.*—August 23, 1923.

Assets in Canada.....	\$160,085	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	59,983	Premiums—Ontario (net).....	\$76,552
		Premiums—Canada (net).....	129,455
		Claims—Ontario (net).....	9,269
		Claims—Canada (net).....	27,995

HARDWARE DEALERS' MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, STEVENS POINT, WISCONSIN

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Frank B. Dalglish, Winnipeg, Man.

Chief or General Agent in Ontario.—H. H. Main, 210 Dundas St. W., Toronto.

Date of Incorporation.—1903. *Date commenced business in Canada.*—September, 1920.

Assets in Canada.....	\$362,399	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	146,315	Premiums—Ontario (net).....	\$96,824
		Premiums—Canada (net).....	241,477
		Claims—Ontario (net).....	18,073
		Claims—Canada (net).....	67,167

INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY*

HEAD OFFICE, INDIANAPOLIS, INDIANA

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa, Ont.

Date of Incorporation.—April 1, 1897. *Date commenced business in Canada.*—August 1932.

Assets in Canada.....	\$120,869	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	22,069	Premiums—Ontario (net).....	\$20,637
		Premiums—Canada (net).....	45,890
		Claims—Ontario (net).....	12,899
		Claims—Canada (net).....	23,702

THE LUMBER MUTUAL FIRE INSURANCE COMPANY OF BOSTON, MASS.*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa, Ont.

Date of Incorporation.—Feb. 13, 1895. *Date commenced business in Canada.*—Sept. 28, 1931.

Assets in Canada.....	\$142,251	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	51,531	Premiums—Ontario (net).....	\$36,387
		Premiums—Canada (net).....	87,123
		Claims—Ontario (net).....	14,557
		Claims—Canada (net).....	58,754

*See note on page 1.

LUMBERMEN'S MUTUAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto.*Chief or General Agent in Ontario.*—Vance C. Smith, 1201 Concourse Bldg., Toronto.*Date of Incorporation.*—1912. *Date commenced business in Canada.*—July 23, 1920.

Assets in Canada.....	\$362,871	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	236,729	Premiums—Ontario (net).....	\$193,086
		Premiums—Canada (net).....	310,362
		Claims—Ontario (net).....	93,496
		Claims—Canada (net).....	159,291

LUMBERMENS MUTUAL INSURANCE COMPANY OF MANSFIELD, OHIO*

HEAD OFFICE, MANSFIELD, OHIO

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, 165 Sparks St., Ottawa, Ont.*Chief or General Agent in Ontario.*—E. D. Hardy, 165 Sparks St., Ottawa, Ont.*Date of Incorporation.*—1895. *Date commenced business in Canada.*—April 23, 1925.

Assets in Canada.....	\$76,214	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	32,835	Premiums—Ontario (net).....	\$26,651
		Premiums—Canada (net).....	63,073
		Claims—Ontario (net).....	15,717
		Claims—Canada (net).....	30,283

METROPOLITAN LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—H. D. Wright, Ottawa.*Chief or General Agent in Ontario.*—P. A. Bowen, 4 Richmond St. E., Toronto, Ont.*Date of Incorporation.*—1866. *Date commenced business in Canada.*—1872.

<i>Life:</i>		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$236,113,217	<i>Life:</i>	
Ontario business in force (gross)...	378,692,787	Premiums—Ontario (net).....	\$14,159,134
Canadian business in force (gross)...	1,008,213,378	Premiums—Canada (net).....	37,975,130
		Death Claims—Ontario (net)....	2,227,840
		Death Claims—Canada (net)....	6,052,461
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets.....	371,401	Premiums—Ontario (net).....	269,170
Liabilities.....	258,732	Premiums—Canada (net).....	526,179
		Claims—Ontario (net).....	152,696
		Claims—Canada (net).....	349,212

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY OF IOWA*

HEAD OFFICE, DES MOINES, IOWA

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Irving Earl Sams, Hamilton.*Chief or General Agent in Ontario.*—Irving Earl Sams, Rooms 306-320, Imperial Building, Hamilton, Ont.*Date of Incorporation.*—1875. *Date commenced business in Canada.*—April 3, 1923.

Assets in Canada.....	\$276,973	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	154,180	Premiums—Ontario (net).....	\$84,551
		Premiums—Canada (net).....	245,559
		Claims—Ontario (net).....	38,064
		Claims—Canada (net).....	101,781

*See note on page 1.

MINNESOTA IMPLEMENT MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, OWATONNA, MINN., U.S.A.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—F. B. Dalgleish, Winnipeg.

Chief or General Agent in Ontario.—H. H. Main, 210 Dundas St. W., Toronto.

Date of Incorporation.—1904. Date commenced business in Canada.—September, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$308,520	Premiums—Ontario (net).....	\$96,824
Liabilities in Canada.....	146,315	Premiums—Canada (net).....	241,477
		Claims—Ontario (net).....	18,073
		Claims—Canada (net).....	67,167

MUTUAL RELIEF LIFE INSURANCE COMPANY

HEAD OFFICE, KINGSTON, ONT.

Organized—April 16, 1875. Reincorporated—June 8, 1929. Date commenced business in the Province.—April 16, 1875.

Officers (as at date of filing statement)—President, J. C. Connell, M.A., M.D., LL.D.; Vice-President, D. A. Shaw; Assistant General Manager and Secretary—W. T. Fortye; Actuary, H. H. Blakeman, B.A., F.A.S., F.A.I.A.

Directors (as at date of filing statement)—J. C. Connell, M.A., M.D., LL.D., Kingston, Ont.; W. McDonald, Montreal, Que.; J. Powley, Toronto, Ont.; D. A. Shaw, Kingston, Ont.; C. C. Folger, Kingston, Ont.; W. Jackson, Kingston, Ont.; Hon. T. A. Kidd, M.L.A., Kingston, Ont.; J. M. Campbell, Kingston, Ont.; H. C. Connell, B.A., M.D., Kingston, Ont.; W. A. Mackintosh, M.A., Ph.D., Kingston, Ont.; J. W. Rigney, Kingston, Ont.; W. T. Connell, M.D., Kingston, Ont.; H. B. Muir, Kingston, Ont.

Auditors.—Burns & England, C.A., Kingston, Ont.

Statement for the Year Ending 31st December, 1933

Synopsis of Ledger Accounts

As at 31st December, 1932:		Decrease in Ledger Assets in 1933:	
Net Ledger Assets.....	\$5,074,233 61	Disbursements.....	\$728,689 74
Other Ledger Liabilities as follows:		Decreases in Ledger Liabilities, as follows:	
Amounts left with Company	8,974 28	Amounts left with Company	1,586 48
Suspense Account.....	3,688 92	Suspense Account.....	1,730 52
Total Ledger Assets.....	<u>\$5,086,896 81</u>	Total decrease.....	<u>\$732,006 74</u>
Increase in Ledger Assets in 1933:		As at 31st December, 1933:	
Income.....	\$772,654 05	Net Ledger Assets.....	\$5,140,591 66
Amount by which ledger assets were written up.....	22,393 74	Other Ledger Liabilities, as follows:	
Increases in ledger liabilities as follows:		Amounts left with Company	7,387 80
Real Estate reserve.....	22,974 24	Suspense account.....	1,958 40
Total Increase.....	<u>\$818,022 03</u>	Reserve for Real Estate....	22,974 24
Total.....	<u>\$5,904,918 84</u>	Total Ledger Assets.....	<u>\$5,172,912 10</u>
		Total.....	<u>\$5,904,918 84</u>

Assets

Ledger Assets

Book value of real estate:			
Office premises.....		\$122,535	68
Held for sale.....		257,492	26
Mortgage loans on real estate, first mortgages.....		384,520	00
Loans secured by stocks, bonds and other collateral.....			54,500 00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:			
Loans to policyholders.....	\$310,536	54	
Advances to policyholders under automatic nonforfeiture provisions.....	8,521	61	
			319,058 15
A mortized book value of bonds, debentures and debenture stocks owned:			
Not in default.....	\$3,292,646	22	
In default.....	596,625	98	
			3,889,272 20
Book value of stocks owned.....		97,546	17
Cash on hand and in banks.....		43,765	70
Advances to agents.....		4,221	94
Total Ledger Assets.....			<u>\$5,172,912 10</u>

Non-Ledger Assets

Interest accrued.....	\$65,030 88
Dividends due.....	172 92
Rents due, \$3,000.00; accrued, \$186.66.....	3,186 66
Net premiums due and uncollected and deferred.....	56,255 41
All other Non-Ledger Assets as follows, deferred taxes on real estate.....	23,820 89
Total Non-Ledger Assets.....	\$148,466 76
Total Assets.....	\$5,321,378 86

Liabilities

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain.....	\$4,608,625 00
Net liability for payments due under contracts.....	36,766 00
Provision for unreported death losses and disability claims.....	22,000 00
Amounts left with Company (arising out of assurance contracts), including interest accumulations: Amounts assured.....	7,563 65
Received from policyholders in advance.....	25,168 10
Provincial, municipal and other taxes due and accrued.....	7,000 00
Salaries, rents and office expenses due and accrued.....	3,000 00
Deficiency of market under book value of bonds and debentures.....	328,890 19
Deficiency of market under book value of stocks.....	61,821 17
Reserve for collateral loans.....	21,300 00
Reserve for real estate and mortgages.....	28,474 24
Suspense Account.....	1,958 40
Reserve for general contingencies.....	6,225 76
Amount due on account of payment of taxes on real estate.....	23,820 89
Undivided surplus.....	138,765 46
Total Liabilities, Surplus and Capital.....	\$5,321,378 86

Income Receipts

	First Year	Renewals	Single	Totals
Assurance premiums.....	\$42,557 55	\$497,583 13	\$1,804 50	\$541,945 18
Less reinsurance premiums paid.....	3,945 76	4,058 80		8,004 56
Total net premiums.....	\$38,611 79	\$493,524 33	\$1,804 50	\$533,940 62
Consideration for annuities.....	1,486 76	3,318 40		4,805 16
Total net premium income and consideration for annuities.....				\$538,745 78
Interest and dividends.....				220,524 30
Gross rents from Company's property (including \$7,500.00 for Company's occupancy of its own buildings) less \$6,330.62 for taxes, expenses and repairs in connection with such properties.....				4,529 38
Income from other sources:				
Rents from subtenants.....				275 33
Premium on New York funds.....				5,468 36
Gross profit on sale or maturity of bonds, \$2,825.82, and stocks, \$285.08.....				3,110 90
Total Income.....				\$772,654 05

Expenditure Disbursements

	Death Claims	Disability Claims	Total
In respect of assurance contracts:			
Death, endowment and disability claims:			
Amounts assured—Ordinary.....	\$348,476 67	\$7,136 90	\$355,613 57
Net surrender values.....			128,542 92
Net dividends in cash.....			419 34
Total Net Disbursements in respect of Assurance and Annuity Contracts....			\$484,575 83
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate).....			10,392 84
Head office expenses:—Salaries, \$36,827.55; directors' fees, \$1,785.00; auditors' fees, \$2,400 00; travelling expenses, \$3,602.23; rents, \$7,613.00; miscellaneous, \$1,286.35.....			53,514 13
Branch office and agency expenses:—Assurance commissions: first year, \$28,635.92; renewal, \$16,401.66; single, \$90.22; salaries, \$42,008.96; travelling expenses, \$9,909.90; Annuity commissions: advanced to agents, \$1,273.32; rents, \$10,864.32; miscellaneous, \$407.98.....			109,592 28
All other expenses:—Advertising, \$2,426.01; books and periodicals, \$293.19; express, telegrams and telephones, \$3,085.69; legal fees, \$2,599.15; medical fees, \$1,554.00; office furniture, \$544.60; postage, \$3,292.99; printing and stationery, \$4,573.11; miscellaneous, \$7,117.14.....			25,485 88
Gross loss on sale or maturity of bonds.....			45,128 78
Total Disbursements.....			\$728,689 74

Exhibit of Policies (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
At end of 1932.....	14,441	\$ 17,435,130 c. 44	1,556	\$ 2,517,025 c. 00	43	\$ 143,500 c. 00	\$ c.	16,040	\$ 20,095,655 c. 44
New issued.....	917	1,518,982 00	290	439,452 00	25	93,500 00		1,232	2,051,934 00
Old revived.....	857	974,778 50	67	82,500 00				924	1,057,278 50
Old increased.....	1	4,500 00	1	1,500 00			325 50	2	6,325 50
Transferred to.....	16	26,500 00	6	7,900 00	3	17,000 00		25	51,400 00
Totals.....	16,232	19,959,890 94	1,920	3,048,377 00	71	254,000 00	325 50	18,223	23,262,593 44
Less ceased by:									
Death.....	299	337,200 00	4	7,000 00	1	1,000 00		304	345,200 00
Disability.....		2,275 00							2,275 00
Surrender.....	264	296,397 50	39	56,450 00				303	352,847 50
Lapse.....	1,402	1,997,805 50	303	785,745 00	11	31,000 00		1,716	2,814,550 50
Decrease.....	2	69,449 00		15,200 00				2	84,649 00
Not taken.....	166	285,750 00	83	125,800 00	5	19,000 00		254	430,550 00
Transferred from.....	8	18,000 00	17	33,400 00				25	51,400 00
Total ceased.....	2,141	3,006,877 00	446	1,023,595 00	17	51,000 00		2,604	4,081,472 00
At end of 1933.....	14,091	16,953,013 94	1,474	2,024,782 00	54	203,000 00	325 50	15,619	19,181,121 44
Reinsured.....		192,000 00		14,000 00		11,000 00			217,000 00

Miscellaneous

New policies issued and paid for in cash:—Number 870; gross amount, \$1,435,702.00; reinsured, \$126,500.00. Claims reinsured:—Death claims, Nil; matured endowments, Nil. Total amount in force divided as to dividend plan:—Annual, \$235,375.00; quinquennial, \$18,945,746.44; deferred, Nil; non-participating, Nil; total, \$19,181,121.44. Additional accidental death benefits: Gross amount issued, \$479,750.00; reinsured, \$22,000.00; terminated by accidental death, Nil; reinsured, Nil; in force, \$1,340,560.00; reinsured, \$62,500.00.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	No.	Amount	Reserve	Amount	Reserve
Ordinary with Profits:		\$ c.	\$ c.	\$ c.	\$ c.
Life.....	14,091	16,953,013 94	4,375,215 00	192,000 00	4,318 00
Endowment Assurance.....	1,474	2,024,782 00	233,834 00	14,000 00	1,581 00
Term, etc.....	54	203,000 00	914 00	11,000 00	49 00
Bonus Addition.....		325 50	126 00		
Additional accidental death benefits.....		1,340,560 00	985 00	62,500 00	38 00
Disability Benefits (active and disabled classes).....			61,638 00	15,000 00	24 00
Extra premiums.....			242 00		
Totals.....	15,619	19,181,121 44	4,672,954 00	217,000 00	6,010 00

Annuity Section

Disability Annuities.....	Annual	Reserve
	\$780 00	\$4,698 00

Summary of Reserve

Total reserve, assurance and annuity contracts.....	With Profits
Total reserve on reinsured contracts.....	\$4,677,652 00
	6,010 00
Total net reserve on the Company's basis of valuation before deduction permitted of statute.....	\$4,671,642 00
Deduction made therefrom (permitted under The Ontario Insurance Act).....	63,017 00
Full deduction permitted, adjusted for reinsured, being.....	63,017 00
Net reserve carried in the liabilities.....	\$4,608,625 00
Net reserve computed on the statutory basis (without deduction).....	4,608,625 00
Reserve maintained by the Company in excess of the statutory reserve.....	Nil

Miscellaneous Statement

I. The calculation of the "Reserve" in the "Statement of Actuarial Liabilities."

- (1) Method of valuation of policy and annuity contracts—In the calculation of the reserves entered in the statement of Actuarial Liabilities, for policies issued before 8th of June, 1929, the AM (5) Table of Mortality with 4% rate of interest is used. For policies issued since the Company was formed the 8th of June, 1929, the basis of reserve is the AM (5) Table of Mortality and 3½% rate of interest. In the case of policies on the Whole Life plan issued by the Association before the Company was incorporated, the sums assured and net premiums were valued separately after grouping the business in force the 31st December, 1933, according to attained ages. All other policies in force the 31st of December, 1933, were grouped according to year of issue, plan, and age at issue. Prepared tables of mean reserves were used for the valuation.

Special Classes:

- (a) For policies issued on lives resident in tropical or sub-tropical countries an extra premium is charged. See T.A.S.A., Volume XXIX, page 4.
 (b) Where policies have been issued at rated up ages the reserves are taken as of the rated up age used for obtaining the premium.
 (c) Policies issued subject to a lien were valued for the full amount of insurance.
 (d) Policies issued subject to an extra premium (1) payable in one sum, none issued; (2) payable annually, a reserve equal to half the net extra premium is provided, assuming the gross premiums are loaded 10%.
 (e) The sub-standard business issued all comes under the above four clauses and practically all is on the rated up age plan.
 (f) Policies issued since the 8th of June, 1929, with the disability benefit waiver of premiums, with or without the income provision, were valued (1) before occurrence of disability by accumulation of one-half the disability premium on the policies in force; (2) thereafter: disability claims for waiver of premium, and monthly income on an annual basis, were valued by the use of the Class III 3½% disability claim reserve tables. For policies issued before the 8th of June, 1929, a special reserve of \$55,000 has been provided for waiving premiums in the event of disability, together with a provision for payment of a sum equal to half the policy but not to exceed \$500 in certain cases of disability from accident, the policy and premiums being correspondingly reduced.
 (g) Annuities to underaverage lives are not issued by the Company.
 (h) For policies providing the additional accidental death benefit a reserve of one-half the premium charged therefor is carried.
- (2) Items of special reserve:
- (a) No reserve is maintained on account of loadings on single premium policies, limited payment policies or annuities.
 (b) There are no cases where the guaranteed benefits exceed the net premium reserve held.
 (c) On lapsed policies subject to reinstatement no reserve is held for the excess of the statutory reserve over the cash surrender value.
 (d) No reserve is held to cover the option of renewal under term policies.
 (e) No reserve is held to cover the option of conversion on term policies.
 (f) There are no items of special reserve to which reference has not already been made.

11. Modifications or limitations under special class policies referred to in I (1) (a) to (f) above. Where a policy is issued on a rated up age the guarantees contained in the contract are for the same age as was used in calculating the premium. For other special class policies the values as for the age and year of issue were used. The Company does not issue automatic extended insurance.

111. The average rate of interest earned during the year was 5.10%. The method of calculation used was to add the due and accrued items of interest as of the 31st of December, 1933, and to deduct the due and accrued items of interest as of the 31st of December, 1932, from the cash income from interest, dividends and rent for the year 1933. The item interest, dividends and rent due and accrued shown on page 5 of this statement was increased by the amount of \$25,480.57, this being the amount by which the item was written down in entering it under the non-ledger assets. The rate of interest has been computed on the basis of the ledger assets, less the deficiency of market under book value of bonds, debentures and stocks, the reserve for which is shown on page 7 under Liabilities. The premium collected on coupons payable in New York funds was included in the investment income.

IV. Distribution of Surplus.

- (a) As this is a Mutual Company all dividends declared are distributed only to policyholders.
 (b) A schedule of profits on annual dividend policies issued in the years 1929 to 1933, inclusive, and sharing in 1934 was declared on the following basis:
 On the Whole Life plan a bonus addition of \$5.00 per M at all ages of issue, on the Limited Payment Life plans a bonus addition of \$7.00 per M at all ages of issue, on the Endowment plans a bonus addition ranging from \$5.00 per M at the age of 20 to \$8.00 per M at age 50 and over, on the Term plans a cash dividend of 10% of the premiums on an annual basis. These profits are conditional on the payment of the second annual premium.
 (c) The Company has no annuities in force. Schedule of Annual Dividends payable in 1934 on the basis of \$1,000 of insurance on policies one year or more in force.

Age at Issue	Whole Life	20-Pay Life	20-Year Endowment
20	\$1 23	\$1 72	\$3 22
25	1 38	1 93	3 22
30	1 56	2 18	3 24
35	1 77	2 47	3 81
40	2 01	2 81	3 88
45	2 28	3 19	3 98
50	2 57	3 60	4 72
55	2 88	4 03	4 97

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
<i>Dominion:</i>		
Dominion of Canada, 5 $\frac{1}{2}$ -4 $\frac{1}{2}$ %, 1959.....	\$172,000 00	\$169,872 74
Dominion of Canada, 5 %, 1943.....	2,000 00	1,991 53
Dominion of Canada, 4 $\frac{1}{2}$ %, 1959.....	40,000 00	40,572 00
Dominion of Canada, 4 $\frac{1}{2}$ %, 1958.....	11,000 00	10,972 50
<i>Government Guaranteed:</i>		
Canadian National Railways, 5 %, 1969.....	15,000 00	15,981 72
<i>Provincial:</i>		
Alberta (N.I.D.), 6 %, 1951.....	15,000 00	16,735 88
Alberta, 5 %, 1943.....	5,000 00	4,700 00
Alberta, 6 %, 1947.....	5,000 00	5,012 21
Alberta, 6 %, 1947.....	10,000 00	10,122 07
Manitoba, 5 $\frac{1}{2}$ %, 1955.....	20,000 00	20,000 00
Manitoba, 4 $\frac{1}{2}$ %, 1951.....	25,000 00	24,004 15
Manitoba, 4 $\frac{1}{2}$ %, 1956.....	10,000 00	9,526 61
New Brunswick, 5 $\frac{1}{2}$ %, 1950.....	17,000 00	16,167 37
New Brunswick, 4 $\frac{1}{2}$ %, 1961.....	5,000 00	5,059 90
New Brunswick, 5 $\frac{1}{2}$ %, 1950.....	7,000 00	6,657 16
New Brunswick, 5 %, 1957.....	6,000 00	5,794 21
New Brunswick, 5 $\frac{1}{2}$ %, 1950.....	15,000 00	15,650 36
Nova Scotia, 4 $\frac{1}{2}$ %, 1943.....	5,000 00	4,924 08
Ontario, 6 %, 1941.....	60,000 00	59,288 93
Ontario, 6 %, 1941.....	28,000 00	29,554 26
Ontario, 4 %, 1966.....	5,000 00	4,631 62
Ontario, 5 %, 1948.....	10,000 00	10,119 73
Ontario, 6 %, 1943.....	5,000 00	5,389 50
Prince Edward Island, 4 %, 1939.....	4,000 00	3,809 67
Prince Edward Island, 4 %, 1938.....	6,000 00	5,723 93
Saskatchewan, 5 %, 1959.....	25,000 00	24,941 53
Saskatchewan, 6 %, 1952.....	5,000 00	4,938 39
Saskatchewan, 6 %, 1952.....	4,000 00	3,940 85
Saskatchewan, 6 %, 1952.....	10,000 00	9,975 00
Saskatchewan, 5 %, 1958.....	17,000 00	15,840 60
<i>Provincial Guaranteed:</i>		
Hydro-Electric Power (Ontario), 6 %, 1941.....	12,000 00	12,476 71
Hydro-Electric Power (Ontario), 6 %, 1940.....	35,000 00	36,521 17
Hydro-Electric Power (Ontario), 6 %, 1961.....	10,000 00	10,860 63
Hydro-Electric Power (Ontario), 4 $\frac{3}{4}$ %, 1970.....	3,000 00	2,815 82
Hydro-Electric Power (Ontario), 4 $\frac{3}{4}$ %, 1970.....	20,000 00	19,876 01
Hydro-Electric Power (Ontario), 4 $\frac{3}{4}$ %, 1970.....	3,000 00	3,033 75
Hydro-Electric, Power (Ontario), 3 $\frac{1}{2}$ -4-5 %, 1952.....	4,000 00	3,642 00
Hydro-Electric Power (Ontario), 3 $\frac{1}{2}$ -4-5 %, 1952.....	6,000 00	5,460 00
Hydro-Electric Power (Ontario), 3 $\frac{1}{2}$ -4-5 %, 1952.....	36,000 00	36,000 00
Tisdale, Town of (Ontario), 6 %, 1936-43.....	13,534 98	13,904 17
<i>Government—Foreign:</i>		
Argentine, Republic of, 5 $\frac{1}{2}$ %, 1962.....	50,000 00	50,000 00
San Paulo, State of, 7 %, 1940.....	8,000 00	7,744 81
<i>Cities:</i>		
Brandon, 4 $\frac{1}{2}$ %, 1939.....	5,000 00	5,024 05
Brandon, 5 $\frac{1}{2}$ %, 1939.....	8,000 00	7,939 59
Brandon, 5 $\frac{1}{2}$ %, 1956.....	19,000 00	20,552 30
Brantford, 4 %, 1951.....	2,000 00	1,754 55
Brantford, 5 %, 1958.....	2,000 00	1,994 00
Brantford, 5 %, 1946.....	2,000 00	1,980 52
Edmonton, 5 $\frac{1}{2}$ %, 1952.....	5,000 00	5,222 45
Edmonton, 5 $\frac{1}{2}$ %, 1947.....	10,000 00	10,362 18
Fort William, 6 %, 1962.....	10,000 00	10,273 12
Galt, 5 $\frac{1}{2}$ %, 1939.....	2,000 00	2,032 92
Halifax, 5 %, 1961.....	45,900 00	49,151 48
Hamilton, 5 %, 1939.....	10,000 00	9,928 56
Hull, 5 $\frac{1}{2}$ %, 1947.....	20,000 00	21,379 13
Kingston, 5 %, 1941.....	2,000 00	1,980 53
Kingston, 5 %, 1935.....	1,000 00	992 40
Kingston, 6 %, 1940.....	37,000 00	36,481 99
Kingston, 5 %, 1943.....	1,000 00	1,023 90
Lethbridge, 6 %, 1934-37.....	1,746 19	1,776 50
Montreal, 4 $\frac{1}{2}$ %, 1971.....	10,000 00	10,000 00
Montreal, 6 %, 1941.....	5,000 00	5,259 08
Montreal, 4 $\frac{1}{2}$ %, 1943.....	25,000 00	23,500 00
Montreal Metropolitan Commission, 4 $\frac{1}{2}$ %, 1965.....	5,000 00	5,000 00
North Bay, 5 $\frac{1}{2}$ %, 1934-42.....	3,450 38	3,432 99
North Bay, 5 $\frac{1}{2}$ %, 1944-45.....	31,000 00	32,033 42
North Bay, 6 %, 1950.....	1,000 00	1,000 00
Oshawa, 5 %, 1934-52.....	10,400 00	10,097 65
Ottawa, 5 $\frac{1}{2}$ %, 1946.....	5,000 00	5,224 90
Owen Sound, 5 $\frac{1}{2}$ %, 1945.....	10,000 00	10,416 79
Port Arthur, 5 $\frac{1}{2}$ %, 1945.....	1,064 09	1,027 91
Port Arthur, 5 $\frac{1}{2}$ %, 1957.....	2,023 05	1,919 88
Port Arthur, 5 $\frac{1}{2}$ %, 1958.....	2,134 33	2,023 34
Prince Albert, 4 %, 1966.....	10,577 96	10,577 96
Sault Ste. Marie, 5 $\frac{1}{2}$ %, 1945.....	10,000 00	9,874 36
Sault Ste. Marie, 5 $\frac{1}{2}$ %, 1945.....	5,000 00	4,794 46
St. Catharines, 5 %, 1936.....	5,000 00	4,979 39
St. Catharines, 5 %, 1943.....	1,000 00	1,000 00
Sydney, 6 %, 1951.....	14,000 00	15,472 53
Sydney, 6 %, 1951.....	7,000 00	7,736 27
Sydney, 6 %, 1948.....	3,000 00	3,280 68

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

<i>Cities—Continued</i>	Par Value	Book Value
Sydney, 6%, 1948.....	\$4,000 00	\$4,308 78
Sydney, 6%, 1951.....	6,000 00	6,519 90
Sydney, 6%, 1951.....	20,000 00	20,000 00
Three Rivers, 5½%, 1947.....	18,000 00	18,000 00
Three Rivers, 5%, 1963.....	25,000 00	27,492 81
Toronto, 6%, 1943-44.....	25,000 00	24,293 50
Toronto, 6%, 1945.....	2,000 00	2,039 40
Toronto, 5½%, 1938.....	1,000 00	1,037 50
Toronto, 5½%, 1951.....	2,000 00	2,055 00
Toronto, 5½%, 1940.....	25,000 00	25,682 17
Victoria, 6%, 1946.....	20,740 72	20,696 94
Welland, 5%, 1951-55.....	20,000 00	21,110 19
Winnipeg, 6%, 1941.....	4,000 00	3,848 20
Woodstock, 5%, 1947.....		
<i>Towns:</i>		
Burlington, 6%, 1942-45.....	12,000 00	11,663 83
Carleton Place, 5%, 1935-40.....	20,038 15	20,038 15
Coaticook, 5%, 1958-62.....	26,000 00	26,778 87
Collingwood, 5%, 1934-45.....	4,035 98	3,951 96
Drumheller, 5½%, 1934.....	2,537 71	2,525 74
Fort Frances, 5½%, 1934.....	2,128 94	2,133 98
Glace Bay, 5%, 1938.....	5,000 00	4,839 03
Glace Bay, 5%, 1938.....	5,000 00	5,066 53
Glace Bay, 6%, 1950.....	25,000 00	27,688 50
Glace Bay, 5½%, 1944.....	16,000 00	16,533 72
Haileybury, 5%, 1934-37.....	1,383 96	1,374 52
Haileybury, 6%, 1940-48.....	14,825 05	15,749 87
Hawkesbury, 6%, 1934-39.....	2,298 29	2,298 29
Hanover, 5½%, 1939-44.....	10,566 05	10,707 62
Kenora, 5%, 1942-46.....	19,156 40	19,156 40
Leamington, 5½%, 1936-39.....	12,000 00	12,147 25
Lindsay, 6%, 1935-39.....	8,000 00	8,131 73
Longueuil, 5%, 1953.....	10,000 00	9,623 48
Maisonneuve, 5%, 1946.....	10,000 00	9,952 67
Midland, 4%, 1938-41.....	11,003 70	11,081 68
Midland, 6½%, 1934-35.....	2,030 04	2,033 33
Midland, 6½%, 1934-40.....	6,968 58	6,993 53
New Waterford, 6%, 1943.....	11,000 00	11,768 04
New Waterford, 5%, 1947.....	8,000 00	7,920 64
Oakville, 5½%, 1934-42.....	10,107 00	10,165 31
Port Colborne, 5%, 1935-42.....	10,267 95	10,190 77
Portage la Prairie, 5%, 1948.....	10,000 00	9,748 44
Portage la Prairie, 5%, 1948.....	30,000 00	30,000 00
Portage la Prairie, 5%, 1946.....	9,000 00	9,000 00
Port Hope, 5%, 1937.....	1,016 26	1,001 02
Port Hope, 5%, 1942.....	1,000 00	985 00
Renfrew, 5%, 1934-41.....	2,102 14	2,018 82
Renfrew, 5%, 1934-45.....	1,940 06	1,889 18
Renfrew, 6½%, 1934-48.....	7,920 38	7,920 38
Renfrew, 5%, 1934-50.....	3,474 84	3,061 96
Renfrew, 5%, 1934-43.....	1,717 42	1,580 33
Renfrew, 5%, 1934-43.....	15,000 00	15,359 39
Rossland, 5½%, 1947.....	11,060 16	11,162 22
Sarnia, 6%, 1934-37.....	20,000 00	20,000 00
St. Anne de Bellevue, 5%, 1952.....	5,000 00	5,210 48
St. Lambert, 5½%, 1952.....	4,000 00	4,183 97
St. Lambert, 5½%, 1954-62.....	15,000 00	16,580 68
St. Michel, 6%, 1956.....	20,500 00	21,585 19
Seaforth, 6%, 1937-50.....	1,818 90	1,796 67
Shelburne, 4%, 1934-39.....	2,009 57	2,015 26
Smiths Falls, 5¼%, 1934-42.....	4,374 21	4,443 76
Smiths Falls, 6%, 1934-39.....	3,764 14	3,696 89
Souris, 5%, 1934-40.....	4,140 40	3,994 48
Souris, 5%, 1934-40.....	5,217 94	5,217 94
Strathroy, 6½%, 1934-38.....	764 21	756 09
Sudbury, 5%, 1934.....	20,000 00	19,813 20
Sudbury, 5%, 1946.....	13,840 15	14,031 95
Thorold, 5%, 1955-58.....	3,467 73	3,401 33
Tillsonburg, 5%, 1934-42.....	23,034 59	23,223 68
Timmins, 5½%, 1936-43.....	24,000 00	24,853 78
Trail, 5½%, 1945.....	17,000 00	18,186 93
Trail, 6%, 1943.....	5,000 00	4,941 91
Trenton, 5½%, 1942-47.....	2,000 00	1,965 00
Trenton, 5½%, 1947.....	4,404 91	4,028 64
Walkerville, 4½%, 1940-43.....	10,000 00	9,974 70
Walkerville, 5%, 1939.....	10,132 74	10,786 07
Weston, 6%, 1947-48.....	10,606 88	11,210 72
Weston, 6%, 1942-48.....	2,144 27	2,133 44
Yorkton, 5%, 1934-41.....		
<i>Villages:</i>		
Beeton, 5%, 1934-47.....	7,844 45	7,448 62
Blind River, 5½%, 1942-57.....	12,000 00	12,252 95
Bridgeburg, 6%, 1944-50.....	20,277 68	20,277 68
Bridgeburg, 5½%, 1938-41.....	10,000 00	10,224 56
Brooks, 6%, 1934-38.....	1,144 66	1,144 66
Forest Hill Village, 6%, 1940.....	10,000 00	10,270 18
Forest Hill Village, 5%, 1937.....	4,000 00	3,974 80
Forest Hill Village, 5%, 1950.....	2,000 00	1,967 00
Hanna, 6%, 1934-47.....	957 04	957 04

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

<i>Villages—Continued</i>	Par Value	Book Value
High River, 7 %, 1934.....	\$3,021 56	\$3,050 07
Elgin, 5 %, 1934-40.....	3,764 71	3,798 56
Strathcona, 4 ½ %, 1934-56.....	7,386 02	7,297 17
Tisdale, 6 %, 1939-40.....	24,000 00	25,096 10
Tompkins, 7 ½ %, 1934-38.....	1,666 67	1,732 31
<i>Counties:</i>		
Leeds & Grenville, 5 ½ %, 1939.....	10,000 00	10,228 00
Northumberland, N.B., 6 %, 1943.....	10,000 00	10,000 00
Ontario, 5 %, 1939-40.....	9,709 42	9,730 99
<i>Townships:</i>		
East York, 5 ½ %, 1938.....	25,000 00	25,347 36
East York, 5 ½ %, 1956-66.....	19,779 01	20,957 00
North York, 5 ½ %, 1945-57.....	20,035 60	21,220 39
Scarborough, 6 %, 1936-45.....	12,091 72	12,580 56
Scarborough, 5 %, 1936-50.....	17,899 79	17,899 79
Scarborough, 5 %, 1936-45.....	8,045 53	8,045 53
Scarborough, 5 ½ %, 1936-45.....	12,378 02	12,792 96
Teck, 5 ½ %, 1944-47.....	14,225 87	14,753 51
Teck, 6 %, 1938-43.....	15,846 12	16,588 11
Teck, 6 %, 1934.....	2,463 54	2,463 54
York, 6 %, 1945-46.....	32,986 67	32,633 48
<i>Schools:</i>		
Quebec Roman Catholic Board, 4 ½ %, 1961.....	5,000 00	5,000 00
Toronto Roman Catholic School, 5 ½ %, 1940.....	20,000 00	21,450 38
<i>Rural Municipals:</i>		
East Kildonan, 5 ½ %, 1935.....	12,000 00	11,781 53
<i>Public Utilities:</i>		
British Columbia Power Corporation, 5 ½ %, 1960.....	10,000 00	9,809 97
Canada Northern Power, 5 %, 1953.....	25,000 00	23,870 79
Gatineau Power, 5 %, 1956.....	25,000 00	23,784 57
International Power, 6 %, 1957.....	50,000 00	47,009 80
Jamaica Public Service, 5 %, 1950.....	25,000 00	23,292 01
MacLaren Quebec Power, 5 ½ %, 1961.....	6,000 00	5,121 28
MacLaren Quebec Power, 5 ½ %, 1961.....	4,000 00	3,414 21
Montreal Tramways, 5 %, 1955.....	25,000 00	24,080 78
National Light and Power, 6 %, 1949.....	10,000 00	9,910 41
National Light and Power, 6 %, 1949.....	15,000 00	14,865 62
Power Corporation of Canada, 4 ½ %, 1959.....	5,000 00	3,957 40
Power Corporation of Canada, 4 ½ %, 1959.....	5,000 00	3,957 40
West Kootenay Power and Light, 5 %, 1956.....	6,000 00	5,712 54
<i>Miscellaneous:</i>		
Canadian Copper Refineries, 6 %, 1945.....	10,000 00	9,916 03
Canadian Vickers, Ltd., 6 %, 1947.....	25,000 00	24,766 75
Canadian International Paper Co., 6 %, 1949.....	50,000 00	47,535 95
Can. Paper Corporation, 5 ½ %, 1961.....	57,500 00	57,500 00
Can. Glass Co., Ltd., 5 %, 1948.....	20,000 00	18,631 44
Dominion Realty Corp., 5 ½ %, 1945.....	10,000 00	9,957 91
Federal Grain Co., 6 %, 1949.....	25,000 00	23,876 98
General Steel Wares, 6 %, 1952.....	51,000 00	51,228 59
International Pulp & Paper Co. of Nfld., 5 %, 1968.....	50,000 00	47,587 27
International Pulp & Paper Co. of Nfld., 5 %, 1968.....	25,000 00	22,337 23
International Pulp & Paper Co. of Nfld., 5 %, 1968.....	50,000 00	48,600 13
Kingston Elevator Company, 6 %, 1950.....	25,000 00	24,113 27
Legare, P. T. & Co., 6 %, 1947.....	15,000 00	15,000 00
Lord Nelson Hotel Co., 4 %, 1947.....	30,000 00	31,098 89
Metro. Corp. of Canada, 6 %, 1947.....	39,000 00	38,277 06
Montreal Apartments, 5 ½ %, 1948.....	50,000 00	49,349 00
Peel St. Realities, 6 ½ %, 1950.....	25,000 00	24,383 72
Rolland Paper Co., 5 ½ %, 1948.....	25,000 00	23,591 90
Simpsons, Limited, 6 %, 1949.....	8,000 00	7,982 05
United Grain Growers, 5 ½ %, 1949.....	17,000 00	16,633 73
United Grain Growers, 5 %, 1948.....	25,000 00	24,495 09
Viceroy Mfg. Co., 6 ½ %, 1950.....	10,000 00	9,769 20
H. Smith Paper Mills, Ltd., 5 ½ %, 1953.....	25,000 00	23,646 43
H. Smith Paper Mills, Ltd., 5 ½ %, 1953.....	50,000 00	47,701 00
H. Smith Paper Mills, Ltd., 5 ½ %, 1953.....	25,000 00	24,101 19
Inverness, N.S., 4 ½ %, 1953.....	3,500 00	3,402 39
Mimico, Ont., 6 %, 1940-41.....	4,560 72	4,669 89
Mimico, Ont., 6 %, 1940-41.....	3,015 93	3,088 13
St. Vital, Man., 5 ½ %, 1956.....	8,400 00	8,400 00
Sudbury, Ont., 5 %, 1933-34.....	2,984 08	2,937 13
Uruguay, Republic of, 6 %, 1964.....	25,000 00	24,154 24
Windsor, Ont., 5 %, 1933-52.....	9,870 31	9,568 26
Windsor, Ont., 5 ½ %, 1944-45.....	14,000 00	14,235 52
Essex Border Commission, 5 ¾ %, 1950.....	10,000 00	10,383 00
Essex Border Commission, 5 ½ %, 1947-48.....	25,000 00	25,879 57
Totals.....	\$3,294,726 53	\$3,292,646 22

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (In default)

	Par Value	Book Value	Authorized Market Value
Brazil, United States of, 6 ½ %, 1957.....	\$30,000 00	\$25,426 51	\$6,000 00
Herbert, Sask., 5 ½ %, 1932-41.....	1,501 94	1,466 57	1,366 76
Sandwich, Ont., 5 ½ %, 1932-40.....	16,823 81	17,050 64	14,973 19
Sandwich East, Ont., 5 ½ %, 1935-47.....	51,000 00	51,000 00	43,860 00
San Paulo State of U.S. of Brazil, 6 %, 1968.....	25,000 00	21,088 05	3,000 00
La Salle, Ont., 5 ½ %, 1942-47.....	10,177 37	10,400 39	8,956 08
Abitibi P. & P. Co., 5 %, 1953.....	25,000 00	23,876 06	9,500 00
Abitibi P. & P. Co., 5 %, 1953.....	75,000 00	68,932 47	28,500 00
Architects Building Corp., 6 %, 1945.....	25,000 00	24,155 28	15,500 00
Burns & Co., Ltd., 5 ½ %, 1948.....	50,000 00	48,296 64	23,500 00
Canada Steamship Lines, 6 %, 1941.....	10,000 00	9,949 94	3,300 00
Detroit Inter. Bridge Co., 6 ½ %, 1952.....	25,000 00	22,201 44	250 00
Donnacona Paper Co., Ltd., 5 ½ %, 1948.....	50,000 00	49,507 96	16,500 00
Great Lakes Paper Co., 6 %, 1950.....	25,000 00	22,680 81	7,500 00
Lake St. John P. & P. Co., 6 ½ %, 1947.....	11,000 00	11,000 00	5,830 00
Gleneagles Investment Co., 6 ½ %, 1941.....	19,400 00	18,936 19	11,834 00
Pacific Coast Terminals, Ltd., 6 ½ %, 1948.....	25,000 00	25,000 00	5,750 00
Stock Exchange Bldg. Corp., Ltd., 6 %, 1944.....	25,000 00	24,521 00	13,500 00
Western Steel Products, 6 %, 1948.....	10,000 00	9,857 43	1,500 00
Windsor Hotel of S.S. Marie Co., 6 ½ %, 1950.....	50,000 00	49,546 58	29,000 00
Winnipeg Electric Co., 6 %, 1954.....	61,000 00	61,728 99	34,770 00
Totals.....	\$620,903 12	\$596,625 98	\$284,890 03

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Authorized Market Value
Bank of Montreal.....	\$2,500 00	\$7,875 00	\$5,725 00
Canadian Pacific Railway Co.....	10,000 00	22,500 00	8,000 00
Middle West Utilities Co. (Can. Pfd.).....	N.P.V.	10,150 00	100 00
National Public Service Corp. (Can. Pfd.).....	N.P.V.	4,837 50	100 00
Simpsons Co., Ltd., R. (Pfd.).....	15,000 00	15,675 00	13,800 00
Shawinigan Water & Power Co.....	N.P.V.	10,000 00	3,000 00
Consolidated Paper Corp.....	N.P.V.	26,508 67	5,000 00
		\$97,546 17	\$35,725 00

NEW YORK LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—P. V. Raven, Montreal.

Chief or General Agent in Ontario.—Ralph M. Devins, 330 Bay St., Toronto.

Date of Incorporation.—1841. Date commenced business in Canada.—1868.

Assets in Canada.....	\$48,838,760	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario business in force (gross)...	48,919,591	Premiums—Ontario (net).....	\$1,821,808
Canadian business in force (gross).....	170,620,070	Premiums—Canada (net).....	5,681,912
		Death Claims—Ontario (net)....	902,719
		Death Claims—Canada (net)....	2,146,727

NORTHWESTERN MUTUAL FIRE ASSOCIATION*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—J. J. Allen.

Chief or General Agent in Ontario.—D. R. Thompson, Imperial Bldg., Hamilton, Ont.

Date of Incorporation.—1901. Date commenced business in Canada.—April 22, 1912.

Assets in Canada.....	\$765,346	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	373,670	Premiums—Ontario (net).....	\$202,238
		Premiums—Canada (net).....	665,504
		Claims—Ontario (net).....	96,014
		Claims—Canada (net).....	303,425

*See note on page 1.

PENNSYLVANIA LUMBERMENS MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa, Ont.*Date of Incorporation,* Feb. 26, 1895. *Date commenced business in Canada.*—Oct. 20, 1931.

Assets in Canada.....	\$119,611	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	26,044	Premiums—Ontario (net).....	\$21,559
		Premiums—Canada (net).....	51,279
		Claims—Ontario (net).....	14,867
		Claims—Canada (net).....	27,249

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Henry P. Douglas, Montreal.*Chief or General Agent in Ontario.*—Walter Hammond, 1200 Bay St. (Room 3), Toronto.*Date of Incorporation.*—1873. *Date commenced business in Canada.*—February 3, 1909.

<i>Life:</i>		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$90,949,132	<i>Life:</i>	
Ontario business in force (gross)...	260,028,524	Premiums—Ontario (net).....	\$8,955,711
Canadian business in force (gross)...	494,991,226	Premiums—Canada (net).....	16,724,674
		Death Claims—Ontario (net)....	1,540,532
		Death Claims—Canada (net)....	2,977,616
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets.....	62,850	Premiums—Ontario (net).....	1,277
Liabilities.....	1,123	Premiums—Canada (net).....	3,211
		Claims—Ontario (net).....	— 100
		Claims—Canada (net).....	28

RETAIL HARDWARE MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MINNEAPOLIS, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—F. B. Dalglish, Winnipeg.*Chief or General Agent in Ontario.*—H. H. Main, 210 Dundas St. W., Toronto.*Date of Incorporation.*—1899. *Date commenced business in Canada.*—August 18, 1920.

Assets in Canada.....	\$307,442	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	146,315	Premiums—Ontario (net).....	\$96,823
		Premiums—Canada (net).....	241,477
		Claims—Ontario (net).....	18,073
		Claims—Canada (net).....	67,167

ROYAL GUARDIANS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, John Hyde, Westmount, Que.; Vice-President, E. E. Workman; General Manager, W. F. Patterson, Montreal.*Directors.*—C. E. Ward, Montreal; Lucien St. Mars, Longueuil; P. Wickham, St. Lambert; C. P. Wood, Westmount; H. W. Monsell, St. Lambert, Que.; E. E. Workman, Montreal; John Hyde, Westmount, Que.; W. F. Patterson, Westmount, Que.; M. M. Johnston, Westmount, Que.*Chief or General Agent in Ontario.*—C. Gettings, 36 James St. S., Hamilton, Ont.*Date of Incorporation.*—1910. *Date commenced business in Canada.*—July 1, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	\$1,091,751	Premiums—Ontario (net).....	\$67,867
Ontario business in force (gross)...	2,188,481	Premiums—Canada (net).....	116,040
Canadian business in force (gross)...	3,527,035	Death Claims—Ontario (net)....	11,807
		Death Claims—Canada (net)....	59,355
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets.....	21,764	Premiums—Ontario (net).....	\$1,301
Liabilities.....	9,984	Premiums—Canada (net).....	1,913
		Claims—Ontario (net).....	690
		Claims—Canada (net).....	878

*See note on page 1.

STANDARD LIFE ASSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. H. C. Kennedy, Montreal.*Chief or General Agent in Ontario.*—F. W. Doran, 24 King St. West, Toronto.*Date of Organization.*—1825. *Date commenced business in Canada.*—1846.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$22,351,246	Premiums—Ontario (net).....	\$280,333
Ontario business in force (gross)...	9,564,099	Premiums—Canada (net).....	874,465
Canadian business in force (gross)...	29,810,079	Death Claims—Ontario (net)....	141,361
		Death Claims—Canada (net)....	514,790

STATE LIFE INSURANCE COMPANY*

HEAD OFFICE, INDIANAPOLIS, INDIANA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. T. Hunter, Toronto.*Chief or General Agent in Ontario.*—A. T. Hunter, 9 Richmond St. East, Toronto.*Date of Incorporation.*—1894. *Date commenced business in Canada.*—1904.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$424,348	Premiums—Ontario (net).....	\$19,881
Ontario business in force (gross)...	1,131,136	Premiums—Canada (net).....	28,092
Canadian business in force (gross)...	1,148,999	Death Claims—Ontario (net)....	41,053
		Death Claims—Canada (net)....	75,403

UNION MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, RHODE ISLAND.

Principal Office in Canada, Toronto, Ont.

Chief or General Agent in Ontario.—Wm. R. Gibson, 500 King St. W., Toronto.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Guaranty fund paid in.....	\$100,000	Premiums—Ontario (net).....	\$5,710
Assets in Canada.....	730,842	Premiums—Canada (net).....	355,547
Liabilities in Canada.....	423,586	Claims—Ontario (net).....	3,110
		Claims—Canada (net).....	122,923

UNION MUTUAL LIFE INSURANCE COMPANY*

HEAD OFFICE, PORTLAND, MAINE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Henri E. Morin, Montreal.*Chief or General Agent in Ontario.*—Edwin J. Atkinson, Federal Bldg., Toronto.*Date of Incorporation.*—1848. *Date commenced business in Canada.*—October 12, 1868.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$2,545,868	Premiums—Ontario (net).....	\$13,563
Ontario business in force (gross)...	438,823	Premiums—Canada (net).....	189,534
Canadian business in force (gross)...	6,505,439	Death Claims—Ontario (net)....	9,703
		Death Claims—Canada (net)....	63,433

UNITED MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. S. Ryder, Toronto.*Chief or General Agent in Ontario.*—E. S. Ryder, Confederation Life Building, Toronto.*Date of Incorporation.*—1908. *Date commenced business in Canada.*—April 3, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$95,534	Premiums—Ontario (net).....	\$31,374
Liabilities in Canada.....	65,900	Premiums—Canada (net).....	104,080
		Claims—Ontario (net).....	30,964
		Claims—Canada (net).....	55,775

*See note on page 1.

C

CASH MUTUAL INSURANCE
CORPORATIONS

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KITCHENER, ONT.

Incorporated.—September 5, 1870; *Date commenced business in the Province.*—October 28, 1871.

Officers.—President, Geo. C. H. Lang; Vice-Presidents, L. J. Breithaupt, Henry Knell; Managing Director, F. W. Snyder; Assistant Manager and Secretary-Treasurer, W. W. Foot-

Directors.—Geo. C. H. Lang, L. J. Breithaupt, Hon. W. D. Euler, H. J. Sims, K.C., W. J. Motz, H. C. Krug, H. Knell; C. Kranz, F. W. Snider.

Auditors.—Scully & Scully, Chartered Accountants, and J. A. Law.

Statement for Year Ending 31st December, 1933

Assets	
Book value of real estate, office premises.....	\$60,000 00
Mortgage loans on real estate, first mortgages.....	375,244 13
Book value of bonds, debentures and debenture stocks owned:	
Not in default.....	\$1,167,718 01
In default.....	102,940 25
	<u>1,270,658 26</u>
Book value of stocks owned.....	69,339 33
Cash on hand and in banks:	
On hand at head office.....	\$10,121 23
In chartered banks of Canada in Canada.....	48,082 44
	<u>58,203 67</u>
Interest due and accrued.....	23,419 49
Rents due.....	400 00
Agents' balances and premiums uncollected, written on or after 1st October, 1933.	31,128 14
Reinsurance companies balances.....	8,117 66
Amount due from reinsurance on losses already paid.....	9 75
Total admitted assets of company.....	<u>\$1,896,520 43</u>

Liabilities	
Total provision for unpaid claims.....	\$16,386 37
Total net reserve, \$237,835.34; carried out at 80 % thereof.....	190,268 27
Reserve and unpaid losses under unlicensed reinsurance unsecured.....	2,240 35
Taxes due and accrued.....	6,836 81
Reserve for loss on investments.....	130,000 00
All other liabilities as follows:	
Received in advance on mortgage interest.....	422 43
Agents' credit balances.....	65 03
Excess of assets over liabilities (Surplus for protection of policyholders).....	<u>1,550,301 17</u>
Total Liabilities.....	<u>\$1,896,520 43</u>

Profit and Loss Account	
Net premiums written.....	\$265,223 55
Reserve of unearned premiums (80 per cent.):	
At beginning of year.....	201,550 02
At end of year.....	190,268 27
Decrease.....	<u>\$11,281 75</u>
Net premiums earned.....	\$276,505 30
Net losses and claims incurred.....	\$122,954 54
Net adjustment expenses.....	1,679 68
Commissions.....	63,282 96
Taxes.....	7,136 81
Salaries, fees and travelling expenses.....	53,400 05
All other expenses.....	12,324 62
Total claims and expenses.....	<u>\$260,778 66</u>
Underwriting profit.....	<u>\$15,726 64</u>
Other revenue:	
Interest earned.....	\$81,142 53
Dividends earned.....	500 00
Profit on sale of securities and real estate.....	1,174 68
	<u>\$82,817 21</u>
Other expenditure:	
Bad debts written off.....	\$1,464 84
Maintenance of office premises.....	1,858 48
Addition to investment reserve.....	16,383 06
	<u>19,706 38</u>
Net profit for the year.....	<u>\$78,837 47</u>

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$1,472,757 23
Net profit brought down.....	78,837 47
	<hr/>
Decrease in unadmitted assets.....	\$1,551,594 70
	<hr/>
Increase in unsecured unlicensed reinsurance.....	\$1,552,541 52
	<hr/>
Surplus of assets over liabilities (excluding capital stock) at end of year.....	\$1,550,301 17
	<hr/>

Summary of Risks and Premiums

(All Business)

	Amount	Premium
Gross in force, December 31, 1932.....	\$57,885,335 00	\$540,402 50
Taken in 1933, including renewed.....	25,700,867 00	357,080 18
	<hr/>	<hr/>
Total.....	\$83,586,202 00	\$897,482 68
Ceased in 1933.....	26,461,833 00	378,171 11
	<hr/>	<hr/>
Gross in force, December 31, 1933.....	\$57,124,369 00	\$519,311 57
Reinsurance in force, December 31, 1933.....	5,722,506 00	50,328 95
	<hr/>	<hr/>
Net in force, December 31, 1933.....	\$51,401,863 00	\$468,982 62
	<hr/>	<hr/>

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 4%, 1945.....	\$50,000 00	\$48,250 00
Dominion of Canada, 4½%, 1958.....	5,000 00	4,834 98
Province of Alberta, 4½%, 1957.....	30,000 00	28,554 00
Province of Alberta, 4½%, 1960.....	29,000 00	27,050 74
Province of Alberta, 4%, 1953.....	37,000 00	29,400 93
Province of Alberta, 4%, 1953.....	12,000 00	10,404 12
Province of British Columbia, 4½%, 1960.....	10,000 00	9,951 23
Province of British Columbia, 5%, 1953.....	58,000 00	54,440 89
Province of British Columbia, 4½%, 1953.....	13,000 00	11,416 24
Province of British Columbia, 4½%, 1953.....	6,000 00	5,415 99
Province of British Columbia, 4½%, 1953.....	10,000 00	8,976 64
Province of British Columbia, 5%, 1953.....	15,000 00	14,467 51
Province of British Columbia, 5%, 1943.....	15,000 00	14,673 77
Province of British Columbia, 5%, 1949.....	8,000 00	7,509 08
Province of Ontario, 4½%, 1950.....	25,000 00	24,778 39
Province of Manitoba, 6%, 1947.....	12,000 00	11,452 62
Province of New Brunswick, 5½%, 1950.....	26,000 00	23,944 00
Province of New Brunswick, 5%, 1957.....	66,500 00	64,811 78
Province of Saskatchewan, 5%, 1958.....	10,000 00	9,689 00
Hydro-Electric Power Commission, Ont., Guar., 3½-4-5%, 1952.....	22,500 00	20,481 75
Hydro-Electric Power Commission, Ont., Guar., 3½-4-5%, 1952.....	25,000 00	22,575 00
Hydro-Electric Power Commission, Ont., Guar., 3½-4-5%, 1952.....	29,000 00	24,734 30
Town of Timmins, Ont., Guar., 5%, 1951-52.....	10,000 00	10,000 00
Arthur, Village of, 6%, 1945-62.....	25,000 00	24,549 01
Kenora, Town of, 5%, 1940.....	10,000 00	10,000 00
Kitchener, City of, 4½%, 1934-37.....	1,015 39	1,015 39
Kitchener, City of, 5%, 1934-37.....	2,286 70	2,286 70
Kitchener, City of, 5½%, 1936.....	2,709 10	2,709 10
Kitchener, City of, 4½%, 1934-39.....	6,016 34	6,016 34
Kitchener, City of, 6%, 1934-47.....	1,944 84	1,944 84
Kitchener, City of, 5%, 1954-59.....	30,376 66	29,496 65
Mimico—York County Guaranteed, 5%, 1936-48.....	30,096 78	30,299 91
North York Township, 5%, 1945-60.....	24,134 40	24,066 89
Point Grey, Corporation of, 5%, 1943.....	22,000 00	19,952 37
Scarborough, Township of, 5%, 1941.....	25,010 95	24,823 55
Vancouver, City of, 5%, 1945.....	25,000 00	24,919 94
York, Township of, 5%, 1940.....	19,000 00	18,615 95
Etobicoke, Township of, 5½%, 1938-41.....	30,445 93	31,146 67
Ottawa Separate Schools, 6%, 1962.....	25,000 00	24,713 60
Ottawa Separate Schools, 6%, 1962.....	10,000 00	10,080 65
Windsor Separate Schools, 5½%, 1949-50.....	28,200 20	27,893 47
Canada Northern Power Co., 5%, 1953.....	10,000 00	9,295 72
Canada Northern Power Co., 5%, 1953.....	5,000 00	4,509 51
Calgary Power Company, 5%, 1960.....	15,000 00	14,059 36
Gatineau Power Company, 5%, 1956.....	25,000 00	23,173 41
MacLaren Quebec Power Co., 5½%, 1961.....	10,000 00	9,269 83
Ottawa Valley Power Co., 5½%, 1970.....	20,000 00	19,639 20
Gypsum Lime & Alabastine Co., 5½%, 1948.....	25,000 00	24,390 82
Dominion Tar & Chemical Co., 6%, 1949.....	25,000 00	25,000 00
Economic Investment Trust, 5%, 1957.....	10,000 00	9,401 48
Famous Players Corp., Ltd., 6%, 1948.....	15,000 00	15,000 00
Great West Saddlery Co., 6%, 1948.....	30,000 00	29,713 98
Jewish Hospital Committee, 5%, 1947-49.....	35,000 00	34,303 20
Maple Leaf Milling Co., 5½%, 1949.....	10,000 00	9,646 48
McColl Frontenac Oil Co., 6%, 1949.....	10,000 00	9,904 19
McColl Frontenac Oil Co., 6%, 1949.....	5,000 00	4,950 00
Simpson's Limited, 6%, 1949.....	25,000 00	24,878 50
Waterloo Trust & Savings Co., 5%, 1935.....	25,000 00	25,000 00
Waterloo Trust & Savings Co., 5%, 1938.....	25,000 00	25,000 00
Consolidated Paper Corporation (Income), 5½%, 1961.....	50,000 00	48,238 34
	<hr/>	<hr/>
Total.....	\$1,217,227 29	\$1,167,718 01

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (in default)

	Par Value	Book Value	Market Value Authorized
Sandwich West, Township of, 5 %, 1950-53.....	\$15,000 00	\$13,198 40	\$12,450 00
Abitibi Power and Paper Co., 5 %, 1953.....	30,000 00	25,262 00	12,000 00
Canada Steamships, Ltd., 6 %, 1941.....	25,000 00	24,574 71	10,750 00
Mathews Steamships, Ltd., 6 %, 1941.....	25,000 00	25,203 90	13,750 00
Northwestern Power Co., 6 %, 1960.....	15,000 00	14,701 24	6,300 00
Northwestern Power Co., Scrip, 6 %, 1935.....	75 00	.....	31 00
Totals.....	\$110,075 00	\$102,940 25	\$55,281 00

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Authorized Market Value
Canadian Pacific Railway Company.....	\$21,000 00	\$47,539 33	\$16,800 00
Mercury Mills, Limited.....	10,000 00	9,300 00	2,139 00
Waterloo Trust and Savings Company.....	10,000 00	12,500 00	11,300 00
Consolidated Paper Corporation, Limited.....	N.P.V.	.....	2,000 00
Totals.....	.....	\$69,339 33	\$32,239 00

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GALT, ONT.

Date commenced business in the Province—October 10, 1839.

Officers (as at date of filing statement).—President, Alex. R. Goldie; Vice-President, John R. Blake; Secretary-Treasurer, Edwin S. Hood; General Manager, J. N. MacKendrick; Assistant Secretary-Treasurer, F. V. Rigsby.

Directors (as at date of filing statement).—Alex. R. Goldie, John R. Blake, J. N. MacKendrick, Jas. D. Allan, Hugh L. McCulloch, C. Gordon Cockshutt, J. D. Woods, W. W. Wilkinson, Wm. Philip.

Auditors.—Thorne, Mulholland, Howson & McPherson, C.A.

Statement for Year Ending 31st December, 1933

Assets

Book value of real estate, office premises.....	\$30,000 00
Mortgage loans on real estate, first mortgages.....	200,121 75
Book value of bonds, debentures and debenture stocks owned, not in default.....	1,573,867 04
Cash on hand and in banks:	
On hand at head office.....	\$4,508 55
In chartered banks of Canada in Canada.....	27,912 15
In all other banks and depositories.....	2,413 03
	34,833 73
Interest accrued.....	30,072 69
Agents' balances and premiums uncollected:	
Written on or after 1st October, 1933.....	\$17,235 91
Bills receivable—agents':	
Respecting business written on or after 1st October, 1933.....	6,585 93
	23,821 84
Reinsurance Companies' balances.....	6,946 97
Amount due from reinsurance on losses already paid.....	69 35
Total Admitted Assets of the Company.....	\$1,899,733 37

Liabilities

Total provision for unpaid claims.....	\$11,429 46
Total net reserve, \$277,175.93; carried out at 80 % thereof.....	221,740 74
Taxes due and accrued.....	8,000 00
Borrowed money.....	6,585 93
Agents Credit Balances, net.....	2,124 43
Reinsurance Companies' credit balances.....	36 13
Excess of assets over liabilities (Surplus for protection of policyholders).....	1,649,816 68
Total Liabilities.....	\$1,899,733 37

Profit and Loss Account

Net premiums written.....	All Business \$272,267 26
Reserve of unearned premiums (80 per cent.):	
At beginning of year.....	211,935 43
At end of year.....	221,740 74
Increase.....	\$9,805 31

Profit and Loss Account—Continued

Net premiums earned.....		\$262,461	95
Net losses and claims incurred.....		\$124,795	32
Net adjustment expenses.....		2,063	83
Commissions.....		59,164	48
Taxes.....		9,795	36
Salaries, fees and travelling expenses.....		45,052	72
All other expenses.....		11,659	13
Total claims and expenses.....		\$252,530	84
Underwriting profit.....		\$9,931	11
Other revenue:			
Interest earned.....	\$93,410	02	
Profit on sale of securities and real estate.....	5,648	90	
		\$99,058	92
Other expenditure:			
Maintenance of office premises.....	\$81	79	
Pension.....	3,850	00	
Donation Galt Community Relief Fund.....	2,000	00	
		\$5,931	79
Net profit for the year.....		\$103,058	24

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$1,554,165	42
Net profit brought down.....	103,058	24
	\$1,657,223	66
Increase in unadmitted assets.....	7,406	98
Surplus of assets over liabilities (excluding capital stock) at end of year.....	\$1,649,816	68

Summary of Risks and Premiums—Fire*(All Business)*

	Amount	Premium
Gross in force, December 31, 1932.....	\$59,949,596	72
Taken in 1933, including renewed.....	27,925,861	33
Total.....	\$87,875,458	05
Ceased in 1933.....	25,595,504	63
Gross in force, December 31, 1933.....	\$62,279,953	42
Reinsurance in force, December 31, 1933.....	6,735,431	00
Net in force, December 31, 1933.....	\$55,544,522	42

Schedule "D"*Bonds and Debentures Owned by the Company (not in default)*

	Par Value	Book Value
Province of Ontario, 6%, 1941.....	\$75,000	00
Province of Ontario, 6%, 1943.....	35,000	00
Province of Ontario, 6%, 1943.....	22,000	00
Province of Saskatchewan, 6%, 1952.....	26,000	00
Province of Saskatchewan, 6%, 1952.....	23,500	00
Province of Alberta, 6%, 1952.....	30,000	00
Province of Manitoba, 6%, 1947.....	25,000	00
Province of Manitoba, 6%, 1947.....	25,000	00
Province of New Brunswick, 5½%, 1950.....	25,000	00
Province of Manitoba, 5½%, 1955.....	27,000	00
Dominion of Canada, 5%, 1943.....	1,000	00
Province of New Brunswick, 5%, 1963.....	25,000	00
Province of Manitoba, 5½%, 1958.....	8,000	00
Dominion of Canada, 4½%, 1958.....	31,000	00
Dominion of Canada, 4½%, 1958.....	31,000	00
Province of New Brunswick, 4¾%, 1955.....	20,000	00
East Flamboro Township, 5%, 1934-41.....	3,994	11
Scarboro Township, 5½%, 1934-38.....	3,820	17
New Toronto, 6%, 1934-44.....	9,324	29
Toronto, 6%, 1943-50.....	23,000	00
Toronto, 6%, 1943-50.....	37,000	00
Toronto, 6%, 1943.....	58,000	00
Toronto, 6%, 1945.....	70,000	00
Toronto, 6%, 1947.....	75,000	00
Toronto, 6%, 1948.....	63,000	00
Toronto, 6%, 1949.....	81,000	00
Toronto, 6%, 1950.....	40,000	00
Galt, 6%, 1962.....	35,000	00
Galt, 6%, 1940-42.....	15,000	00
Mimico, 6%, 1939-42.....	1,827	38
Mimico, 6%, 1939-42.....	4,576	21
Mimico, 6%, 1938-42.....	4,329	15
Mimico, 6%, 1939-42.....	7,130	98
Kitchener, 5½%, 1953.....	5,000	00
Kenora, 5½%, 1937.....	15,000	00

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Kenora, 5 1/2 %, 1937.....	\$10,000 00	\$9,715 00
Fort Erie, 5 1/2 %, 1934-54.....	25,338 09	25,211 40
Fort Frances, 5 1/2 %, 1934-46.....	30,000 00	30,743 60
Welland, 5 %, 1953-55.....	25,000 00	25,000 00
Fort William, 5 %, 1957.....	30,000 00	29,925 00
Township of York, 5 %, 1936.....	25,000 00	25,000 00
Oshawa, 5 %, 1940-49.....	12,435 41	12,435 41
Galt, 5 1/2 %, 1934-43.....	9,460 28	9,906 73
North Bay, 5 %, 1935-47.....	25,251 11	25,251 11
Waterdown, 5 1/2 %, 1934-57.....	13,573 62	14,439 12
Fort Frances, 5 1/2 %, 1945-47.....	10,072 15	10,691 18
Kenora, 5 %, 1947-50.....	20,111 15	20,111 15
Township of Teck, 5 1/2 %, 1934-35.....	7,054 70	7,204 25
Township of Teck, 5 1/2 %, 1937-41.....	18,003 89	18,658 61
Bridgeburg, 5 1/2 %, 1934-43.....	15,262 90	15,501 09
Township of York, 5 %, 1937.....	10,000 00	9,646 00
North Bay Roman Catholic Separate School, 6 %, 1940-49.....	13,432 12	13,593 11
Galt, 5 %, 1934-45.....	21,347 64	21,324 63
Rainy River, 6 %, 1934-45.....	13,654 98	13,914 96
Dryden, 5 1/2 %, 1952-55.....	11,091 87	11,091 87
Dryden, 5 1/2 %, 1954-55.....	2,871 28	2,871 28
Mimico, 5 %, 1946-56.....	21,083 35	20,642 49
Brampton, 6 %, 1943-52.....	20,000 00	19,600 00
Township of North York, 6 %, 1945-47.....	20,008 66	19,086 55
Hamilton, 6 %, 1951.....	3,000 00	3,000 00
Niagara Falls, 6 %, 1946.....	8,000 00	16,121 50
Niagara Falls, 6 %, 1947.....	9,000 00	.....
Ottawa Separate School, 6 %, 1962.....	30,000 00	30,849 00
Township Etobicoke, 6 %, 1934-62.....	11,616 19	11,616 19
Township of Teck, 6 %, 1946.....	4,000 00	3,635 60
Vancouver, 5 %, 1960.....	25,000 00	24,500 00
Port Arthur, 5 1/2 %, 1948.....	15,000 00	14,400 00
Saulte Ste. Marie, 6 %, 1951.....	17,000 00	17,000 00
Montreal, 4 1/2 %, 1948.....	10,000 00	9,475 00
Canada Permanent Mortgage Corporation, 5 %, 1937.....	10,000 00	10,000 00
Victoria Trust and Savings Co., 5 %, 1938.....	10,000 00	10,000 00
Guelph and Ontario Investment and Savings Society, 5 %, 1935.....	5,000 00	5,000 00
Ottawa Valley Power Co., 5 1/2 %, 1970.....	20,000 00	19,925 00
Dominion Realty, 5 1/2 %, 1939.....	5,000 00	5,050 00
Dominion Realty, 5 1/2 %, 1945.....	10,000 00	10,110 00
Scarboro Township, 5 1/2 %, 1933.....	648 80	648 80
New Toronto, 6 %, 1933.....	902 61	902 61
Etobicoke Township, 6 %, 1933.....	148 81	148 81
Totals.....	\$1,585,871 90	\$1,573,867 04

MILLERS NATIONAL INSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto, Ont.

Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto, Ont.

Date of Incorporation.—1865. Date commenced business in Canada.—October 6, 1915.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	\$204,669	Premiums—Ontario (net)..... \$70,562
Liabilities in Canada.....	81,598	Premiums—Canada (net)..... 142,374
		Claims—Ontario (net)..... 27,411
		Claims—Canada (net)..... 54,519

PERTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STRATFORD, ONT.

Date commenced business in the Province.—October, 1863.

Officers.—President, G. G. McPherson, K.C.; Vice-President, H. W. Strudley; Secretary, J. M. Macrae; General Manager, A. E. Dodds; Assistant General Manager, J. A. C. Kay.

Directors (as at date of filing statement).—G. G. McPherson, K.C., H. W. Strudley, Alex. Faill, J. A. Makins, Lt.-Col. R. M. Trow, Col. A. W. Deacon, J. P. King, W. J. Anderson, A. E. Dodds.

Auditors.—A. H. Alexander and R. J. Moffatt, Stratford, Ont.

*See note on page 1.

Statement for Year Ending December 31st, 1933

Assets		
Book value of real estate, office premises.....		\$41,000 00
Mortgage loans on real estate:		
First mortgages.....	\$27,541 50	
Agreements for sale.....	5,022 02	
		32,563 52
Book value of bonds, debentures and debenture stocks owned:		
Not in default.....	\$1,122,236 58	
In default.....	28,750 00	
		1,150,986 58
Cash on hand and in banks:		
On hand at head office.....	\$4,124 18	
In chartered banks of Canada in Canada.....	50,284 24	
		54,408 42
Interest due and accrued.....		20,007 20
Rents accrued.....		83 33
Agents' balances and premiums uncollected, written on or after 1st October, 1933..		24,796 03
Reinsurance Companies' balances.....		6,761 66
Amount due from reinsurance on losses already paid.....		102 22
Total admitted Assets of the Company.....		<u>\$1,330,708 96</u>

Liabilities		
Total provision for unpaid claims.....		\$11,333 73
Total net reserve, \$187,456.50; carried out at 80 % thereof.....		149,965 20
Taxes due and accrued.....		5,000 00
Reserve for loss on investments.....		50,000 00
All other liabilities as follows:		
Agents' Credit balances.....		25 85
Excess of assets over liabilities (Surplus for protection of policyholders).....		1,114,384 18
Total Liabilities.....		<u>\$1,330,708 96</u>

Profit and Loss Account		
Net premium written.....		\$195,397 82
Reserve of unearned premiums (80 per cent.):		
At beginning of year.....		155,627 99
At end of year.....		149,965 20
		\$5,662 79
Decrease.....		
Net premiums earned.....		\$201,060 61
Net losses and claims incurred.....		\$119,943 82
Net adjustment expenses.....		2,882 59
Commissions.....		40,013 03
Taxes.....		8,473 05
Salaries, fees and travelling expenses.....		39,879 32
All other expenses.....		7,601 71
Total claims and expenses.....		\$218,793 52
Underwriting loss.....		\$17,732 91
Other revenue:		
Interest earned.....	\$56,201 72	
Bad debts recovered previously written off.....	9 50	
Profit on sale of securities.....	7,078 36	
		\$63,289 58
Other expenditure:		
Bad debts written off.....	\$173 99	
Loss on sale of securities.....	8,100 00	
Increase in investment reserve.....	25,000 00	
Maintenance of office premises.....	452 34	
		\$33,726 33
Net profit for the year.....		<u>\$11,830 34</u>

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$1,103,693 26
Net profit (or loss) brought down.....	11,830 34
	\$1,115,523 60
Increase in unadmitted assets.....	1,139 42
Surplus of assets over liabilities (excluding capital stock) at end of year.....	<u>\$1,114,384 18</u>

Summary of Risks—Fire

(All Business)

	Amount	Premium
Gross at risk, December 31, 1932.....	\$53,742,928 00	\$504,183 48
Taken in 1933, including renewed.....	29,225,300 00	287,405 09
Total.....	\$82,968,228 00	\$791,588 57
Ceased in 1933.....	30,057,063 00	318,763 10
Gross in force, December 31, 1933.....	\$52,911,165 00	\$472,825 47
Reinsurance in force, December 31, 1933.....	9,838,312 00	96,319 64
Net in force, December 31, 1933.....	<u>\$43,072,853 00</u>	<u>\$376,505 83</u>

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Dominion of Canada, 4 1/2 %, 1958.....	\$46,000 00	\$45,009 21
Dominion of Canada, 4 %, 1952.....	10,000 00	9,365 92
Dominion of Canada, 4 1/2 %, 1959.....	6,000 00	5,823 42
Dominion of Canada, 4 1/2 %, 1957.....	22,000 00	21,623 46
Dominion of Canada, 4 %, 1945.....	10,000 00	9,650 00
Dominion of Canada, 4 %, 1952.....	10,000 00	9,325 00
Province of Ontario, 6 %, 1941.....	10,000 00	10,000 00
Province of Ontario, 6 %, 1943.....	15,000 00	15,000 00
Province of Ontario, 6 %, 1943.....	45,000 00	45,000 00
Province of Ontario, 6 %, 1943.....	9,000 00	9,000 00
Province of Ontario, 6 %, 1943.....	10,000 00	10,000 00
Province of Ontario, 5 %, 1948.....	20,000 00	20,000 00
Province of Ontario, 5 %, 1948.....	4,000 00	4,000 00
Province of Ontario, 5 %, 1948.....	25,000 00	25,000 00
Province of Ontario, 4 1/2 %, 1950.....	21,500 00	21,500 00
Province of New Brunswick, 5 1/2 %, 1950.....	10,000 00	9,810 08
Province of Saskatchewan, 5 1/2 %, 1952.....	25,000 00	23,961 68
Province of Quebec, 4 1/2 %, 1958.....	11,000 00	10,725 00
Province of Quebec, 4 1/2 %, 1958.....	19,000 00	18,477 50
Canadian National Railways (D. of C.), 5 %, 1954.....	23,000 00	23,000 00
Canadian National Railways (D. of C.), 5 %, 1954.....	20,000 00	20,000 00
Canadian National Railways (D. of C.), 5 %, 1954.....	40,000 00	40,000 00
Canadian National Railways (D. of C.), 5 %, 1954.....	25,000 00	25,000 00
Canadian National Railways (D. of C.), 5 %, 1954.....	10,000 00	10,000 00
Hydro-Electric Power Commission, 6 %, 1961.....	20,000 00	20,000 00
Hydro-Electric Power Commission, 3 1/2 %, 1952.....	13,500 00	13,500 00
Hydro-Electric Power Commission, 3 1/2 %, 1952.....	31,000 00	28,138 76
Niagara Falls Park Commission, Ont., 5 1/2 %, 1947.....	85,000 00	85,812 11
Township of Barton, 5 %, 1944.....	10,000 00	10,000 00
Blyth, 5 %, 1934-36.....	966 03	966 03
Brandon, 5 %, 1938.....	10,000 00	10,000 00
Brantford, 5 %, 1950-51.....	10,600 00	10,600 00
Edmonton, 5 %, 1946.....	10,000 00	10,000 00
Fort William, 5 %, 1948.....	10,000 00	10,000 00
Lincoln County, 5 1/2 %, 1942.....	5,000 00	5,000 00
London, 4 1/2 %, 1943.....	8,000 00	8,000 00
London, 5 %, 1944.....	10,000 00	10,000 00
Mitchell, 5 %, 1934-42.....	3,005 05	3,005 05
Mitchell—A. H. Burritt & Co., 5 1/2 %, 1937-38.....	10,000 00	10,000 00
Montreal, 4 1/2 %, 1966.....	10,000 00	10,000 00
North Bay, 5 1/2 %, 1939.....	10,000 00	10,000 00
Port Colborne, 5 %, 1958-60.....	10,000 00	10,000 00
Preston, 6 %, 1934-41.....	4,275 67	4,275 67
Renfrew, 6 %, 1936-41.....	8,488 98	8,488 98
Renfrew, 5 %, 1934-43.....	2,238 40	2,238 40
Renfrew, 5 %, 1934-49.....	2,820 04	2,820 04
Smiths Falls, 5 %, 1940.....	5,000 00	5,000 00
Stratford, 5 %, 1944.....	15,000 00	15,000 00
Stratford, 5 %, 1941-46.....	20,500 00	20,500 00
Stratford, 5 %, 1944.....	15,000 00	15,000 00
Tavistock, 5 %, 1934-42.....	9,247 49	9,247 49
Vancouver, 5 %, 1942.....	15,000 00	15,000 00
Victoria, 5 1/2 %, 1941-42.....	15,000 00	15,000 00
Walkerville, 5 %, 1945-47.....	13,766 79	13,766 79
Wallaceburg, 5 1/2 %, 1939-43.....	20,000 00	20,000 00
Calgary School District, 5 %, 1947-48.....	9,000 00	9,000 00
Lethbridge Protestant School, 6 %, 1938.....	1,667 00	1,667 00
North Battleford School, 6 %, 1941-43.....	10,000 00	10,000 00
Stratford Roman Catholic Schools, 5 1/2 %, 1952.....	5,000 00	5,000 00
British Columbia Power Corporation, 5 1/2 %, 1960.....	17,000 00	17,000 00
Gatineau Power, 5 %, 1956.....	25,000 00	25,000 00
Montreal Tramways, 5 %, 1955.....	15,000 00	15,000 00
Quebec Power, 5 %, 1968.....	25,000 00	25,000 00
British Mortgage & Trust Corporation, 5 %, 1935.....	25,000 00	25,000 00
Hydro-Electric Bond and Share, 5 %, 1957.....	25,000 00	25,000 00
Mercury Mills, 5 1/2 %, 1953.....	25,000 00	25,000 00
United Grain Growers, Ltd., 5 %, 1948.....	25,000 00	25,000 00
United Corporations, Ltd., 5 %, 1953.....	17,500 00	17,500 00
Town of Mimico, 5 %, 1933-41.....	4,161 36	4,161 36
Town of Mimico, 6 %, 1940-46.....	20,277 61	20,277 61
Town of Mimico, 5 1/2 %, 1940-45.....	11,000 00	11,000 00
City of Windsor, 5 %, 1945.....	5,000 00	5,000 00
Windsor Roman Catholic Schools, 5 1/2 %, 1956.....	4,000 00	4,000 00
Totals.....	\$1,129,514 44	\$1,122,236 58

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Authorized Market Value
Consolidated Paper Corporation, 5 1/2 %, 1961.....	\$3,750 00	\$3,750 00	\$900 00
Fraser Companies, 6 %, 1950.....	25,000 00	25,000 00	8,250 00
Totals.....	\$28,750 00	\$28,750 00	\$9,150 00

PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY*

HEAD OFFICE, PORTAGE LA PRAIRIE, MANITOBA

Managing Director.—Stratton Whitaker, Portage La Prairie, Man.

Chief or General Agent in Ontario.—A. E. L. Wetmore, Dominion Bank Building, Toronto.

Incorporated Dominion of Canada, May, 1930. Commenced business in Ontario, February, 1931.

Assets in Canada.....	\$875,980	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	510,840	Premiums—Ontario (net).....	\$250,960
		Premiums—Canada (net).....	760,653
		Claims—Ontario (net).....	169,168
		Claims—Canada (net).....	431,103

WATERLOO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

Incorporated.—February 9th, 1863. *Date commenced Business in the Province.*—May 7th, 1863.

Officers.—President, W. G. Weichel; Vice-President, J. H. Simpson; Managing Director and Secretary, F. H. Moser; Assistant Secretary, J. A. Fischer.

Directors.—W. G. Weichel, Waterloo; E. J. Bauer, Waterloo; Ford S. Kumpf, Waterloo; W. R. Bricker, Waterloo; Wm. Henderson, Sr., Waterloo; F. H. Moser, Waterloo; J. Howard Simpson, Guelph; Joseph Stauffer, Galt; Oscar Rumpel, Kitchener.

Auditors.—J. F. Scully, C.A.; R. P. Uffelman, C.A.

Statement for Year Ending 31st December, 1933

Assets

Book value of real estate, office premises.....	\$15,000 00
Mortgage loans on real estate, first mortgages.....	20,100 00
Amortized book value of bonds, debentures and debenture stocks owned:	
Not in default.....	\$1,300,313 76
In default.....	198,497 09
	1,498,810 85
Cash on hand and in banks:	
On hand at head office.....	\$9,300 20
In chartered banks of Canada in Canada.....	31,668 44
In all other banks and depositories.....	1,072 82
	42,041 46
Interest accrued.....	10,742 72
Rents accrued.....	181 00
Agents' balances and premiums uncollected, written on or after 1st October, 1933..	29,041 84
Reinsurance Companies' balances.....	14,048 02
	\$1,659,965 89
Total Assets of Company.....	
Deduct Assets not admitted:	
Deficiency of market under book value of bonds and debentures.....	\$100,000 00
	\$1,559,965 89
Total admitted Assets of the Company.....	

Liabilities

Total provision for unpaid claims.....	\$21,000 00
Total net reserve, \$322,950.87; carried out at 80 % thereof.....	258,360 70
Reserve and unpaid losses under unlicensed reinsurance unsecured.....	1,512 19
Taxes due and accrued.....	7,345 90
Reserve for loss on investments.....	4,000 00
All other liabilities as follows:	
Agents' credit balances.....	44 05
Reinsurance Companies' credit balances.....	839 58
Excess of assets over liabilities (Surplus for protection of policyholders).....	1,266,863 47
	\$1,559,965 89
Total liabilities.....	

Profit and Loss Account

Net premiums written.....	\$316,677 33
Reserve of unearned premiums (80 per cent.):	
At beginning of year.....	\$259,470 04
At end of year.....	258,360 70
	\$1,109 34
Decrease.....	
Net premiums earned.....	\$317,786 67

*See note on page 1.

Profit and Loss Account—Continued

Net losses and claims incurred.....	\$210,643	11
Net adjustment expenses.....	6,720	35
Commissions.....	63,243	43
Taxes.....	8,350	38
Salaries, fees and travelling expenses.....	48,777	40
All other expenses.....	15,472	73
Total claims and expenses.....	\$353,207	40
Underwriting loss.....	\$35,420	73
Other revenue:		
Interest earned.....	\$64,896	16
Rents earned.....	307	47
Profit on sale of securities.....	13,159	96
Transfer fees.....	5	50
Sundry receipts.....	1,149	44
	\$79,518	53
Other expenditure:		
Increase in investment reserve.....	\$34,000	00
Net profit for the year.....	\$10,097	80

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$1,258,594	01
Net profit brought down.....	10,097	80
	\$1,268,691	81
Increase in unadmitted assets.....	\$316	15
Increase in unsecured unlicensed reinsurance.....	1,512	19
	1,828	34
Surplus of assets over liabilities (excluding capital stock) at end of year.....	\$1,266,863	47

Summary of Risks and Premiums—Fire

(All Business)

	Amount	Premium
Gross in force December 31, 1932.....	\$80,715,062 00	\$765,074 40
Taken in 1933, including renewed.....	42,217,995 00	379,209 77
Total.....	\$122,933,057 00	\$1,144,284 17
Ceased in 1933.....	41,064,540 00	386,778 26
Gross in force December 31, 1933.....	\$81,868,517 00	\$757,505 91
Reinsurance in force, December 31, 1933.....	10,985,527 00	114,266 39
Net in force December 31, 1933.....	\$70,882,990 00	\$643,239 52

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 4%, 1945.....	\$18,000 00	\$16,089 59
Dominion of Canada, 4%, 1945.....	18,000 00	16,089 59
Dominion of Canada, 4%, 1952.....	20,000 00	18,432 00
Dominion of Canada, 4½%, 1959.....	20,000 00	20,000 00
British Columbia, 6%, 1946.....	50,000 00	49,335 36
Manitoba, 5½%, 1958.....	52,000 00	51,311 39
Ontario, 4½%, 1950.....	50,000 00	44,622 79
Ontario, 5½%, 1946.....	4,000 00	4,165 34
New Brunswick, 5%, 1957.....	10,000 00	9,862 47
Canadian Northern Western Railway, 4½%, 1942.....	5,000 00	4,506 27
Canadian Northern Pacific Railway, 4%, 1950.....	1,460 00	1,297 26
Hydro-Electric Power Commission, 3½%, 1952.....	30,000 00	27,157 87
Belleville, 5%, 1957.....	11,195 76	11,195 76
Brantford, 4%, 1941.....	10,000 00	10,000 00
Brantford, 6%, 1951.....	5,800 00	5,800 00
Edmonton, 5½%, 1945.....	15,000 00	15,000 00
Edmonton, 5½%, 1945.....	10,000 00	10,131 58
Fort William, 6%, 1953.....	35,000 00	37,046 89
Kitchener, 6%, 1949.....	10,000 00	10,000 00
Kitchener, 5½%, 1937.....	2,000 00	2,032 23
Kitchener, 5½%, 1944.....	9,261 51	9,609 98
Kitchener, 5½%, 1952.....	5,000 00	5,101 30
Kitchener, 5½%, 1937.....	4,000 00	4,000 00
London, 6%, 1948.....	2,000 00	2,187 12
Moose Jaw, 5%, 1951.....	9,733 33	9,569 27
Moose Jaw, 5%, 1957.....	25,000 00	25,000 00
Moose Jaw, 5%, 1939.....	4,999 98	5,077 50
Oshawa, 5%, 1953.....	10,008 28	10,008 28
Sault Ste. Marie, 5½%, 1952.....	10,000 00	10,414 31
Sydney, 5½%, 1954.....	10,000 00	10,511 91
Toronto, 5½%, 1951.....	2,000 00	2,103 76
Toronto, 5%, 1950.....	25,000 00	24,420 00
Toronto, 4½%, 1949.....	14,000 00	13,235 27
Toronto, 4½%, 1955.....	15,000 00	14,187 00
Woodstock, 5½%, 1950.....	1,000 00	1,043 39

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Bridgeburg, 5 ½ %, 1943.....	\$15,000 00	\$15,230 55
Carleton Place, 5 ½ %, 1952.....	9,431 58	9,828 65
Hanover, 6 %, 1942.....	1,151 49	1,200 22
Kenora, 5 %, 1957.....	25,062 10	25,062 10
Kenora, 5 ½ %, 1953.....	11,687 76	11,479 28
Kenora, 5 ½ %, 1953.....	12,687 61	13,157 40
Melville, 5 ½ %, 1959.....	1,827 76	1,827 76
Minnedosa, 5 %, 1941.....	4,000 00	3,724 70
Macleod, 4 %, 1964.....	8,333 61	8,333 61
Preston, 5 ½ %, 1939.....	12,036 00	12,313 30
Preston, 5 ½ %, 1943.....	2,906 86	2,997 05
Renfrew, 5 %, 1942.....	570 34	546 40
Renfrew, 5 %, 1952.....	4,700 44	4,373 16
Swift Current, 4 %, indefinite.....	16,000 00	16,000 00
Walkerville, 6 %, 1947.....	38,286 42	38,286 42
Waterloo, 6 ½ %, 1951.....	4,457 17	4,457 17
Waterloo, 4 %, 1935.....	381 16	381 16
Wingham, 6 %, 1942.....	10,000 00	10,244 28
Chippawa, 5 ½ %, 1944.....	9,252 52	9,561 09
Forest Hill, 5 %, 1937.....	4,122 64	4,109 57
Forest Hill, 5 %, 1941.....	3,773 05	3,748 51
Forest Hill, 5 %, 1937.....	1,385 27	1,385 27
Fort Erie, 5 ½ %, 1944.....	11,512 12	11,512 12
Fort Erie, 5 ½ %, 1954.....	5,648 48	5,648 48
Port Dover, 5 ½ %, 1953.....	6,579 25	6,579 25
Carleton, 6 %, 1940.....	1,000 00	1,052 42
Richmon, 4 %, 1943.....	10,000 00	10,000 00
Lavallee, 6 %, 1952.....	7,055 91	7,267 50
Greater Winnipeg Water District, 6 %, 1951.....	50,000 00	50,000 00
East York, 5 %, 1957.....	11,514 82	11,514 82
Waterloo, 5 %, 1940.....	3,623 61	3,623 61
Waterloo, 5 %, 1944.....	7,998 35	7,998 35
York, 5 %, 1946.....	9,981 91	9,981 91
Blaine Lake, 6 ¾ %, 1934.....	150 00	148 93
Brant, 6 %, 1934.....	550 07	537 41
Francis, 5 ½ %, 1938.....	2,000 00	1,972 88
Innisfree, 7 %, 1934.....	200 00	199 05
Lethbridge, 5 %, 1935.....	533 52	537 77
Penhold, 7 %, 1934.....	325 00	326 54
Portreeve, 8 %, 1934.....	570 05	570 05
Roman Catholic Schools of Quebec, 5 %, 1955.....	30,000 00	30,000 00
Redcliffe, 3 %, 1975.....	5,322 98	5,322 98
Stettler, 5 ½ %, 1942.....	3,000 00	3,107 65
Taber, 4 %, 1970.....	9,168 41	9,168 41
United Gas & Fuel Co., 5 ½ %, 1948.....	10,000 00	10,000 00
McLaren-Quebec Power Co., 5 ½ %, 1961.....	25,000 00	23,486 28
Gatineau Power Co., 5 %, 1956.....	25,000 00	19,029 90
Calgary Power Co., 5 %, 1960.....	10,000 00	9,065 15
Waterloo Trust & Savings Co., 5 %, 1936.....	25,000 00	25,000 00
Waterloo Trust & Savings Co., 5 %, 1938.....	25,000 00	25,000 00
Canada Gypsum & Alabastine Co., 5 ½ %, 1948.....	20,000 00	19,608 88
Consumers Glass Co., 5 %, 1948.....	15,000 00	14,388 51
Dominion Tar & Chemical Co., 6 %, 1949.....	10,000 00	10,000 00
General Steel Wares, Ltd., 6 %, 1952.....	20,000 00	20,000 00
Great West Saddlery, 6 %, 1948.....	10,000 00	10,000 00
Howard Smith Paper Mills, Ltd., 5 ½ %, 1953.....	10,000 00	9,709 15
Maple Leaf Milling Co., 5 ½ %, 1949.....	25,000 00	23,774 97
Montreal Apartments, Ltd., 5 ½ %, 1948.....	10,000 00	9,143 76
Montreal Apartments, Ltd., 5 ½ %, 1948.....	10,000 00	9,661 01
McColl-Frontenac Oil Co., 6 %, 1949.....	20,000 00	19,797 49
North American Elevators, Ltd., 6 ½ %, 1950.....	10,000 00	9,753 48
Rolland Paper Co., 5 ½ %, 1948.....	10,000 00	9,708 51
Simpsons Limited, 6 %, 1949.....	25,000 00	24,875 41
Stop & Shop, 6 %, 1937.....	5,000 00	5,000 00
Town of Eastview, 5 ½ %, 1943.....	5,000 00	10,291 15
Town of Eastview, 5 ½ %, 1944.....	10,940 46	11,094 17
Town of Mimico, 5 ½ %, 1954.....	10,385 00	10,790 43
Town of Mimico, 5 %, 1955.....	16,512 50	16,512 50
City of Windsor, 4 ½ %, 1960.....	61,000 00	56,381 30
Melville School District, 5 ½ %, 1942.....	4,800 00	3,905 80
Neudorf, 6 %, 1933.....	500 00	500 00
Totals.....	\$1,331,585 01	\$1,300,313 76

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Authorized Market Value
Town of Sandwich, 6 %, 1939.....	\$12,000 00	\$12,000 00	11,040 00
Town of Sandwich, 5 ½ %, 1946.....	4,679 54	4,679 54	4,211 59
Almond School District, 6 %, 1932.....	150 00	150 00	136 50
Aneroid School District, 7 %, 1936.....	2,248 86	2,248 86	2,001 49
Balcarres School District, 6 %, 1931.....	475 00	475 00	408 50
Colgate School District, 6 %, 1931.....	300 00	300 00	261 00
Craik School District, 6 ½ %, 1938.....	3,200 00	3,200 00	2,752 00
Elsas School District, 7 ½ %, 1934.....	2,299 91	2,299 91	1,977 92
Fleming School District, 5 %, 1941.....	5,133 34	5,133 34	4,260 67
Hanley School District, 5 %, 1939.....	4,800 00	4,800 00	4,128 00
Herbert School District, 5 ½ %, 1932.....	1,200 00	1,200 00	1,020 00
Herbert School District, 5 ½ %, 1932.....	400 00	400 00	340 00

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Authorized Market Value
Morse School District, 6 $\frac{1}{4}$ %, 1933.....	\$1,000 00	\$1,000 00	\$910 00
Shaunavon School District, 7 $\frac{1}{2}$ %, 1935.....	4,915 27	4,999 73	4,325 44
Sintaluta School District, 6 %, 1937.....	2,660 00	2,706 42	2,287 60
Township of Sandwich East, 5 $\frac{1}{4}$ %, 1947.....	10,000 00	10,000 00	8,600 00
Abitibi Power & Paper Company, 5 %, 1953.....	10,000 00	8,532 63	3,800 00
Beauharnois Power Co., 5 %, 1973.....	30,000 00	24,832 31	15,300 00
Burns & Company, 5 $\frac{1}{2}$ %, 1948.....	15,000 00	15,000 00	7,050 00
Canada Steamship Lines, 6 %, 1941.....	10,000 00	10,199 89	4,300 00
Detroit International Bridge, 6 $\frac{1}{2}$ %, 1952.....	15,000 00	15,000 00	1,800 00
Fraser Companies Limited, 6 %, 1950.....	25,000 00	25,000 00	7,750 00
Fraser Lakes Paper Company, 6 %, 1950.....	10,000 00	10,000 00	3,000 00
Matthews Steamship Company, 6 %, 1940.....	10,000 00	10,000 00	5,500 00
Northwestern Power Company, 6 %, 1960.....	25,000 00	24,339 46	10,500 00
Totals.....	<u>\$205,461 92</u>	<u>\$198,497 09</u>	<u>\$107,660 71</u>

WAWANESA MUTUAL INSURANCE COMPANY*

HEAD OFFICE, WAWANESA, MAN.

Managing Director.—C. M. Vanstone, Wawanesa, Man.

Officers.—President, S. H. Henderson; Vice-President, R. Wallace; Secretary, Treasurer, E. L. McDonald, all of Wawanesa, Man.

Directors.—S. H. Henderson, R. Wallace, A. J. Elliott, G. H. Stephens, A. D. Naismith, J. M. Ross, J. G. Fraser, C. M. Vanstone, all of Wawanesa, Man.; A. T. Hawley, K.C., Winnipeg, Man.

Date of Incorporation.—Manitoba, 1896. Dominion of Canada, 1929. *Commenced business in Ontario.*—1931.

Total admitted assets..... \$1,195,431
Total liabilities..... 627,359
Surplus protection of policyholders 568,072

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$313,562
Premiums—Total business (net)..< 952,862
Claims—Ontario (net)..... 212,658
Claims—Total business (net).... 510,499

See note on page 1.

D

FRATERNAL SOCIETIES

D

AID ASSOCIATION FOR LUTHERANS*

HEAD OFFICE, APPLETON, WIS.

Manager or Chief Executive Officer in Canada.—Rev. A. Dashner, 326 Mackay St., Ottawa, Ont.

Chief or General Agent in Ontario.—Rev. A. Dashner, Ottawa, Ont.

Assets.....\$15,493,281
Ontario insurance in force (gross).. 249,372
Canadian insurance in force (gross) 662,872
Total insurance in force (gross)....131,367,169

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$5,244
Premiums—Canada (net)..... 15,734
Premiums—Total (net)..... 3,175,699
Benefits paid—Ontario (net)..... 776
Benefits paid—Canada (net)..... 4,650
Benefits paid—Total (net)..... 2,142,020

ALLIANCE NATIONALE*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Director, Chas. Duquette, Montreal; 1st Vice-President, Dr. P. H. Bedard, Quebec; General Secretary, George Monet, Montreal; General Treasurer, Alfred St. Cyr, Montreal; Chief Medical Officer, Yvon Laurier, M.D.; Legal Adviser, Francis Fauteux.

Directors.—Joseph Contant, Montreal; Hon. E. L. Patenaude, Montreal; Hormisdas Delorme, Montreal; L. A. Lavallée, K.C., Montreal; Hector Cypihot, M.D., Dalbé Vian and Camille Manseau.

Chief or General Agent in Ontario.—Lyman Lee, Merchants Bank Chambers, Hamilton, Ont.

Assets.....\$11,847,160
Ontario insurance in force (gross).. 389,127
Canadian insurance in force (gross) 25,569,474
Total insurance in force (gross).... 28,454,416

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$13,144
Premiums—Canada (net)..... 1,316,415
Premiums—Total..... 1,402,849
Benefits paid—Ontario (net)..... 11,600
Benefits paid—Canada (net)..... 959,135
Total benefits paid (net)..... 1,038,372

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS*

HEAD OFFICE, TORONTO, ONT.

Officers.—High Chief Ranger, W. T. McDowell, Ottawa, Ont.; High Sub-Chief Ranger, A. E. Harlock, Mimico, Ont.; High Court Treasurer, C. Fry, Toronto, Ont.; High Court Senior Woodward, J. W. B. Ford, Hamilton, Ont.; High Court Junior Woodward, Jos. Atkins, Montreal, Que.; High Court Senior Beadle, C. W. Rogers, Windsor, Ont.; High Court Junior Beadle, John Upton, London, Ont.

Assets.....\$1,794,430
Ontario insurance in force (gross).. 4,213,116
Canadian insurance in force (gross) 4,681,228
Total insurance in force (gross).... 4,681,228

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$216,893
Premiums—Canada (net)..... 289,191
Premiums—Total..... 289,191
Benefits paid—Ontario (net)..... 187,044
Benefits paid—Canada (net)..... 249,392
Total benefits paid (net)..... 249,392

LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Treasurer, Rodolphe Bedard, Montreal; Secretary (*pro tem*), Euclide Desjarlais, Montreal.

Directors.—J. E. Dauost, Montreal; Lt.-Col. E. Hurtubise, Montreal; Euclide Desjarlais, Montreal; Dr. J. D. Gauthier, Montreal; J. S. Mathieu, Montreal; J. E. Bélanger, Montreal; J. A. Bélec, Montreal, Remi Lachance, Montreal; Eugene Chartier, Saint Hyacinth, Que.

Chief or General Agent in Ontario.—Hon. Gustave Lacosse, M.D., Tecumseh, Ont.

Assets.....\$13,809,292
Ontario business in force (gross)... 1,238,830
Canadian business in force (gross) 32,483,994
Total business in force (gross).... 45,613,170

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$27,400
Premiums—Canada (net)..... 745,963
Premiums—Total..... 1,065,849
Benefits—Ontario (net)..... 30,087
Benefits—Canada (net)..... 611,158
Total benefits paid..... 835,709

*See note on page 1.

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—June 1st, 1887

Officers.—Principal Officer, Albert Chevalier, Montreal, Que.; Secretary-Treasurer, C. H. Fitch, Hamilton, Ont.

Auditors.—P. M. Button, Scotland, Ont.; A. M. Legg, London, Ont.

Actuary.—Prof. M. A. Mackenzie, M.A., Toronto, Ont.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

W. H. Montague, Hamilton, Ont.; J. L. Archer, Toronto, Ont.; Wm. Benson, Toronto, Ont.; Eccles J. Gott, M.P., Amherstburg, Ont.

Summary of Funds

Balances of Funds—December 31st, 1933:

Mortuary Fund.....	\$2,433,771 49
Sickness and Funeral Fund.....	227,050 57
Child Insurance Fund.....	26,443 77
Guarantee Fund.....	1,000 00
General Fund.....	14,333 20

Total.....\$2,702,599 03

Add non-ledger assets.....93,041 31

\$2,795,640 34

Deduct due and accrued Liabilities (except Reserve).....\$178,496 10

Deduct unadmitted assets.....63,955 44

242,451 54

Net Balance of All Funds.....\$2,553,188 80

Reserve as per Actuary's Report.....\$2,355,750 00

Balance—Surplus of Assets over all Liabilities and Reserve.....\$197,438 80

Statement for the Year Ending 31st December, 1933

Assets

Ledger Assets

Book value of real estate, office premises (less encumbrances).....\$32,000 00

Loans on policies.....102,174 63

Book value of bonds, debentures and debenture stocks:

Not in default.....\$2,220,937 35

In default.....247,151 97

2,468,089 32

Cash on hand and in banks:

In chartered banks of Canada in Canada.....\$95,335 08

In all other banks and depositories—special deposit re Province

of Quebec.....5,000 00

100,335 08

Total Ledger Assets.....\$2,702,599 03

Non-Ledger Assets

Interest due and accrued.....\$62,064 49

Other Non-Ledger Assets:

Current premiums due (estimated).....\$30,174 32

Loans on certificates.....802 50

30,976 82

Total Non-Ledger Assets.....\$93,041 31

Total Assets.....\$2,795,640 34

Deduct Assets not admitted:

Deficiency of market under book value of bonds and debentures in default....\$63,955 44

Total Admitted Assets.....\$2,731,684 90

Liabilities

Provision for unpaid claims:		
Death benefits.....	\$21,482 13	
Accident and sickness benefits.....	1,231 15	
Funeral benefits.....	100 00	
		\$22,813 28
Premiums paid in advance.....		682 82
Investment Reserve.....		155,000 00
Total Liabilities (except Reserve).....		\$178,496 10
Net required reserve, per Actuary's report, for outstanding contracts of:		
Mortuary Fund.....	\$2,177,500 00	
Sickness Fund and Funeral Fund.....	178,250 00	
Total Reserve.....		\$2,355,750 00

Statement of Operations of Each Fund for the Year Ending December 31st, 1933**MORTUARY FUND**

Balance of Fund (Ledger Assets) 31st December, 1932.....		\$2,336,695 22
Income for the year:		
Premiums (with extra dues, etc.).....	\$301,679 74	
Interest and rents.....	97,233 96	
Premium on U.S. Funds.....	261 01	
Profit on sale of securities.....	1,860 70	
Total Income.....		401,035 41
		\$2,737,730 63
Disbursements for the year:		
Death claims.....	\$246,587 10	
Surrender values.....	40,624 00	
Loss on sale of securities.....	39 42	
Other disbursements, cancelled loans.....	2,760 00	
Total Disbursements.....		290,010 52
		\$2,447,720 11
Add:		
Transfers from Child Insurance Fund.....		308 00
		\$2,448,028 11
Deduct:		
Transfers to General Fund.....		14,256 62
Balance of Fund (Ledger Assets) 31st December, 1933.....		\$2,433,771 49

SICKNESS AND FUNERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....		\$234,624 55
Income for the year:		
Premiums.....	\$14,952 68	
Interest and rents.....	11,551 66	
Premium on U.S. Funds.....	24 29	
Total Income.....		26,528 63
		\$261,153 18
Disbursements for the year:		
Sickness claims.....	\$15,357 35	
Funeral claims.....	2,250 00	
Total Disbursements.....		17,607 35
		\$243,545 83
Deduct:		
Transfers to General Fund.....		16,495 26
Balance of Fund (Ledger Assets) 31st December, 1933.....		\$227,050 57

CHILD INSURANCE FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....		\$24,509 11
Income for the year:		
Premiums.....	\$1,960 68	
Interest and rents.....	1,267 64	
Premium on U.S. Funds.....	14 34	
Per capita tax.....	244 73	
Total Income.....		3,487 39
		\$27,996 50
Disbursements for the year:		
Funeral claims.....		1,000 00
		\$26,996 50
Deduct:		
Transfers to: General Fund.....	\$244 73	
Life Insurance Fund.....	308 00	
		552 73
Balance of Fund (Ledger Assets) 31st December, 1933.....		\$26,443 77

GUARANTEE FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$1,000 00
Income for the year:	
Premiums collected.....	\$315 80
Interest.....	27 26
Total Income.....	343 06
	\$1,343 06
Deduct:	
Transfers to General Fund.....	343 06
Balance of Fund (Ledger Assets) 31st December, 1933.....	<u>\$1,000 00</u>

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$12,617 28
Income for the year:	
Assessments, dues, fees and fines.....	\$13,103 05
Other revenue: Interest.....	89 03
Supplies, certificate fees, etc.....	808 87
Advertising in "Chosen Friend".....	3 42
Payment on car.....	75 00
Premium on U.S. Funds.....	6 14
Total Income.....	14,085 51
	\$26,702 79
Disbursements for the year:	
<i>Head Office Expenses:</i>	
Salaries.....	\$14,909 64
Directors' fees.....	1,105 45
Auditors' fees.....	550 00
Actuaries' fees and expenses.....	1,000 00
Travelling expenses.....	1,277 18
Rents.....	500 00
Printing and supplies.....	808 26
Miscellaneous.....	1,442 08
Total.....	\$21,592 61
<i>Agency and Organization Expenses:</i>	
Commissions.....	\$7,067 86
Miscellaneous.....	129 20
Total.....	7,197 06
<i>All Other Expenses:</i>	
Advertising.....	\$97 76
Legal fees.....	1,191 64
Medical fees.....	110 00
Taxes and licenses.....	581 55
Telephone, telegrams and express.....	435 88
Agency printing and stationery.....	1,947 62
Official publications.....	3,368 67
Meeting of Supreme Body.....	6,534 10
Miscellaneous.....	652 37
Total.....	14,919 59
Total Disbursements.....	<u>\$43,709 26</u>
Add: Transfers from:	
Life Insurance Fund.....	\$14,256 62
Guarantee Fund.....	343 06
Child Insurance Fund.....	244 73
Sick Benefit Fund.....	16,495 26
	<u>\$31,339 67</u>
Balance of Fund (Ledger Assets) 31st December, 1933.....	<u><u>\$14,333 20</u></u>

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1932.....	9,927	\$8,188,059 00	583	\$494,750 00	545	\$510,500 00
New issued.....	188	178,500 00	75	73,000 00	92	113,250 00
Old revived.....	169	138,496 00	21	16,000 00	24	20,500 00
Old increased.....						
Transferred to.....						
Totals.....	10,284	\$8,505,055 00	679	\$583,750 00	661	\$644,250 00
Less ceased by:						
Death.....	251	\$232,117 00	2	\$2,250 00		
Surrender.....	303	226,617 00	31	26,300 00	23	\$17,500 00
Lapse.....	2	19,158 25	2	7,050 00	3	3,588 00
Decrease.....						
Temp. Suspended.....	923	725,514 00	152	131,500 00	178	183,500 00
Total ceased.....	1,479	\$1,203,406 25	187	\$167,100 00	204	\$204,588 00
At end of 1933.....	8,805	\$7,301,648 75	492	\$416,650 00	457	\$439,662 00

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1932.....	507	\$185,973 00	11,562	\$9,379,282 00	8,624	\$7,179,578 50
New issued.....	77	27,740 00	432	392,490 00	106	88,760 00
Old revived.....	12	5,500 00	226	180,496 00	162	134,246 00
Old increased.....		9,417 00		9,417 00		4,620 00
Transferred to.....					1	500 00
Totals.....	596	\$228,630 00	12,220	\$9,961,685 00	8,893	\$7,407,704 50
Less ceased by:						
Death.....	2	\$1,000 00	255	\$235,367 00	219	\$201,617 00
Surrender.....			357	270,417 00		
Lapse.....	34	15,640 00	41	45,436 25	275	232,041 00
Temp. Suspended.....	221	78,820 00	1,474	1,119,334 00	791	641,285 00
Transferred from.....					3	2,500 00
Total ceased.....	257	\$95,460 00	2,127	\$1,670,554 25	1,288	\$1,077,443 00
At end of 1933.....	339	\$133,170 00	10,093	\$8,291,130 75	7,605	\$6,330,261 50

Miscellaneous

1. What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? Those joining on and after January 1st, 1915.
2. Under what conditions as to membership, etc., are such benefits available? If in good standing on January 1st, 1924, and for a period of at least five years.
3. What is the nature of benefits so granted? Paid up insurance payable at death to beneficiary or beneficiaries, also cash surrender values, amounts fixed by table of rates prepared by Actuary Prof. M. A. Mackenzie, M.A.
4. Give particulars of any distribution of surplus during last three years.—Nil.

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

The midyear liability under Whole Life Certificates.....	\$2,076,500 00
The midyear liability under Twenty Year Endowments.....	14,500 00
The midyear liability under Endowments at Age 65.....	37,400 00
The midyear liability under Twenty Pay Life Certificates.....	49,100 00
Uncompleted claims.....	21,500 00
Investment Reserve.....	133,000 00
Surplus.....	135,000 00
	<u>\$2,467,000 00</u>

Assets

Cash.....	\$75,600 00
Deposit in Escrow.....	5,000 00
Securities with accrued interest.....	2,218,300 00
Premiums in hands of Subordinate Councils.....	30,200 00
Real estate.....	32,000 00
Liens on Certificates with accrued interest.....	105,900 00
	<u>\$2,467,000 00</u>

Ratio of assets to liabilities was 105.8 per cent.

The bases of the above valuations are:—For adults, the American Men Ultimate Table at 3½ per cent. interest; for children, the English Life Table No. 8 at 3½ per cent. interest.

The amount of Whole Life Insurance valued was \$7,609,706.00; Twenty Pay Life Certificates, \$485,650.00; Endowment at Age 65, \$374,912.00; Twenty Year Endowment, \$170,250.00; and Child Insurance, \$161,370.00.

SICK BENEFIT DEPARTMENT

Liabilities

Net liability under Sick and Funeral Benefit Certificates.....	\$178,250 00
Unpaid claims.....	1,330 00
Special Reserve.....	35,000 00
Surplus.....	15,380 00
	<u>\$229,960 00</u>

Assets

Cash.....	\$4,450 00
Securities with accrued interest.....	225,510 00
	<u>\$229,960 00</u>

The rates of assets to liabilities was 107.2 per cent.

The valuation basis was the Manchester Unity Experience of the Whole Society at 3½ per cent. interest.

The valuations were made by M. A. Mackenzie, M.A., Fellow of the Institute of Actuaries of Great Britain.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

Life Insurance Fund:

	Par Value	Book Value
Town of Maple Creek, Sask., 6%, 1934.....	\$1,110 73	\$1,109 70
Town of New Toronto, Ont., 5½%, 1929-40.....	17,143 29	17,418 00
Village of Port Credit, Ont., 5½%, 1934-40 inc.....	9,462 57	9,528 36
Town of Rainy River, Ont., 5%, 1940.....	11,000 00	10,687 44
City of Toronto, Ont., 6%, 1941, 1943-5.....	10,000 00	10,744 22
City of Toronto, Ont., 6%, 1951.....	8,000 00	8,942 12
City of Trail, B.C., 6%, 1945.....	6,000 00	6,253 17
Town of Dominion, N.S., 5½%, 1941.....	4,000 00	4,024 40
Province of Ontario, 5½%, 1946.....	10,000 00	9,713 76
Province of Manitoba, 5½%, 1958.....	10,000 00	9,351 21
City of Sydney, N.S., 6%, 1952.....	10,000 00	10,242 81
City of Sydney, N.S., 6%, 1952.....	11,000 00	11,661 20
Town of Glace Bay, N.S., 6%, 1936.....	5,000 00	4,866 74
Town of Glace Bay, N.S., 6%, 1936.....	15,000 00	15,163 51
City of Sydney, N.S., 5½%, 1956.....	6,000 00	6,078 50
Township of East York, Ont., 5%, 1960-1.....	23,000 00	19,920 30
Town of New Waterford, N.S., 6%, 1943.....	4,000 00	4,152 26
City of Prince George, B.C., 5½%, 1943.....	11,000 00	10,793 02
Township of Freeman, Ont., 6%, 1934-46 inc.....	5,016 82	5,016 82
Town of Timmins, Ont., 6½%, 1934-7 inc.....	14,000 00	14,399 51
Village of Port Credit, Ont., 5%, 1934-60 inc.....	14,817 65	14,474 44
Village of Hastings, Ont., 5%, 1934-48 inc.....	8,826 75	8,731 08
Town of Leamington, Ont., 5½%, 1934-40 inc.....	14,033 23	14,033 23
Township of Colchester South, Ont., 5%, 1934-44 inc.....	8,002 60	7,796 00
Town of Thessalon, Ont., 6%, 1934-51 inc.....	20,768 00	20,383 72
Town of Oakville, Ont., 5½%, 1947-51 inc.....	13,011 43	13,148 61
Town of Bridgeburg, Ont., 6%, 1934.....	1,000 00	1,002 47
Town of Bridgeburg, Ont., 5½%, 1934-8 inc.....	10,000 00	10,117 35
Kenora (Ont.) General Hospital, 6%, 1934, 6-7-8-9.....	8,400 00	8,549 66
Town of Grimsby, 6%, 1960-2.....	9,588 55	9,429 82
Townships of Haultain and Nicol, Ont., 6%, 1934-5.....	498 35	503 63
Sudbury Separate School, 6%, 1935-7.....	4,165 93	4,063 68
Town of Steelton, Ont., 5½%, 1944.....	8,000 00	7,525 54
City of Sydney, N.S., 5½%, 1954.....	5,000 00	5,000 00
City of Sydney, N.S., 5½%, 1954.....	5,000 00	5,000 00
Townships of Boston and Pacaud, Ont., 6%, 1934-5.....	700 00	703 81
Dominion of Canada Refunding Loan, 4½%, 1946.....	10,000 00	9,778 23
City of Trail, B.C., 6%, 1941.....	14,500 00	15,202 94
City of Rossland, B.C., 6%, 1949.....	20,000 00	21,055 01
City of Sydney, N.S., 5½%, 1954.....	2,000 00	2,024 94
Town of Fort Frances, Ont., 7%, 1938.....	500 00	500 00
Canadian National Railway, 5%, 1954.....	25,000 00	25,000 00
Village of Stoney Creek, Ont., 5%, 1950-61 inc.....	9,647 51	9,042 70
City of Riviere du Loup, Que., 6%, 1942.....	10,000 00	10,335 86
Rural Municipality of East Kildonan, Man., 6%, 1940.....	11,000 00	10,970 07
Province of British Columbia, 6%, 1947.....	15,000 00	15,491 24
Town of North Bay, Ont., 5½%, 1934.....	1,006 03	1,005 54

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

<i>Life Insurance Fund—Continued</i>	Par Value	Book Value
Town of Burlington, Ont., 5½%, 1934-53	\$8,526 90	\$8,526 90
Township of Freeman, Ont., 6%, 1934-47	5,672 66	5,761 36
Town of Collingwood, Ont., 5½%, 1934-5	4,441 17	4,388 52
Manitoba Provincial Exhibition, 5%, 1949	4,077 29	4,077 29
Town of Midland, Ont., 6%, 1940-6	14,000 00	14,648 87
Town of New Toronto, Ont., 5½%, 1934-41 inc.	4,160 72	4,197 91
Town of New Toronto, Ont., 5½%, 1934-41 inc.	4,580 63	4,629 87
Town of Capreol, Ont., 6½%, 1949-50	2,252 85	2,186 09
Village of Chippawa, 5½%, 1939-43	15,704 35	16,111 04
City of Toronto, Ont., 5½%, 1947	15,000 00	15,360 41
Village of Fort Erie, Ont., 5½%, 1942-8	3,000 00	3,027 73
Village of Fort Erie, Ont., 5½%, 1952-5	7,646 93	7,764 97
Village of Fort Erie, Ont., 5½%, 1949-50	3,888 00	3,939 65
Township of East York, Ont., 5½%, 1940-50	15,082 33	15,697 94
School District of Dalhousie, N.B., 5½%, 1951	10,000 00	10,429 56
City of Revelstoke, B.C., 5%, 1933	15,000 00	14,635 17
Town of Sydney Mines, N.S., 5½%, 1944	25,000 00	25,000 00
City of Trail, B.C., 7%, 1941	8,000 00	8,729 35
Town of Sydney Mines, N.S., 5½%, 1944	9,000 00	8,676 47
Town of Napanee, Ont., 5%, 1942-8	22,300 00	21,729 78
Province of Alberta, 6%, 1947	10,000 00	9,972 59
Province of Nova Scotia, 5%, 1960	10,000 00	10,384 07
County of Northumberland, N.B., 5½%, 1948	10,000 00	10,388 00
Town of Sydney Mines, N.S., 5%, 1942	1,500 00	1,401 80
Village of Swansea, Ont., 5%, 1934-9	15,007 66	14,728 96
Village of Fort Erie, Ont., 5½%, 1944-54	11,704 30	11,704 30
Town of Kapuskasing, Ont., 6%, 1934-57	15,841 81	17,001 70
Town of Kapuskasing, Ont., 6%, 1947-53 inc.	11,434 81	12,380 19
Township of Tisdale, Ont., 5½%, 1934-55	16,540 49	16,883 33
Champion Consolidated School District, Alberta, 6%, 1934-58	4,166 67	4,242 23
Town of Gravenhurst, Ont., 6%, 1937-42	11,673 05	12,111 20
Town of Weston, Ont., 6½%, 1947-51	10,000 00	11,004 17
Town of Rainy River, Ont., 6%, 1934-51	5,663 99	5,621 76
Town of Cochrane, Ont., 6%, 1934-6	1,281 62	1,275 76
Town of Burlington, Ont., 6%, 1934-7	4,102 95	4,150 87
Town of Kingsville, Ont., 5½%, 1934-49	23,453 73	23,869 03
Village of Port Carling, Ont., 5½%, 1934-50	3,509 93	3,509 93
Village of Port Carling, Ont., 5½%, 1938-48	10,400 11	10,400 11
Township of Medora & Wood, Ont., 5½%, 1934-51	8,469 58	8,625 30
Town of New Toronto, Ont., 5½%, 1934-5	754 66	754 66
City of Belleville, Ont., 4½%, 1938-9	4,000 00	3,895 56
City of Hamilton, Ont., 6%, 1960	4,000 00	4,277 29
Province of Manitoba, 5½%, 1955	10,000 00	9,388 86
Province of Saskatchewan, 4½%, 1951	10,000 00	7,880 91
Province of Manitoba, 6%, 1947	10,000 00	10,185 51
Province of Manitoba, 6%, 1947	10,000 00	9,981 39
City of Sydney, N.S., 5½%, 1942	4,000 00	4,114 31
Town of Glace Bay, N.S., 5%, 1942	13,500 00	12,569 13
Town of Capreol, Ont., 6%, 1954-9	12,000 00	12,795 85
Village of Richmond, Ont., 6%, 1934-40	5,504 09	5,726 47
Township of Tisdale, Ont., 5½%, 1940-2	12,000 00	12,000 00
Township of Teck, Ont., 6%, 1942-50	20,000 00	21,206 55
Township of Cornwall, Ont., 5½%, 1934-52	6,788 12	6,734 22
Town of Capreol, Ont., 5½%, 1934-49	16,364 60	16,364 60
Rural Municipality of North Kildonan, Man., 6%, 1940-5	20,000 00	20,686 18
Town of Dryden, Ont., 5½%, 1938-46	13,654 61	13,949 91
Town of Dryden, Ont., 5½%, 1947-52	12,760 31	13,175 98
Town of Dryden, Ont., 5½%, 1941-4	3,054 43	3,054 43
Township of Teck, Ont., 6%, 1945-6	8,000 00	8,354 71
Town of Steelton, Ont., 5%, 1942	10,000 00	9,784 70
City of Fort William, Ont., 6%, 1950	10,000 00	10,763 42
City of Three Rivers, Que., 5½%, 1962-3	18,000 00	19,078 78
Town of Dolbeau, Que., 5½%, 1945	10,000 00	10,042 31
City of Shawinigan Falls, Que., 5%, 1963-4	10,000 00	9,621 86
City of Grand Mere, Que., 5%, 1945	10,000 00	9,084 55
City of Montreal, Que., 4½%, 1948	17,000 00	16,247 23
Dominion of Canada, 4½%, 1958	15,089 15	15,089 15
Town of Glace Bay, N.S., 6%, 1950	10,000 00	16,079 67
Town of New Waterford, N.S., 5%, 1951	10,000 00	10,055 94
Town of New Waterford, N.S., 5½%, 1951	10,000 00	10,055 94
Province of New Brunswick, 5½%, 1950	20,000 00	20,659 21
Village of Emo, Ont., 6%, 1934-50 inc.	27,531 50	26,327 14
City of Niagara Falls, Ont., 5%, 1935-7	10,000 00	10,000 00
Town of Fort Frances, Ont., 5%, 1934-43 inc.	11,010 14	10,877 59
School District of Drumheller, Alta., 6%, 1942-5 inc.	10,000 00	10,389 98
Town of Halleybury, Ont., 6%, 1938-50 inc.	19,751 88	20,744 22
Town of Rainy River, Ont., 6%, 1934-51 inc.	14,159 99	14,002 09
Town of Renfrew, Ont., 5½%, 1937-9	5,644 09	5,680 38
Hanna Municipal Hospital Dist., Alta., 6½%, 1934-49 inc.	17,600 00	18,835 28
Village of Wheatley, Ont., 5½%, 1939-50 inc.	15,323 66	15,722 48
Town of Trenton, 5½%, 1943-5	9,474 21	9,748 09
Township of Colchester South, Ont., 5%, 1934-9	6,573 24	6,449 06
Town of Smith's Falls, Ont., 5½%, 1942-5	10,000 00	10,154 55
Village of Norwich, Ont., 6%, 1944-50	6,062 68	6,524 90
City of Sault Ste. Marie, Ont., 5½%, 1954	10,000 00	10,182 05
Province of Ontario, 5½%, 1942	15,000 00	15,561 89
City of Toronto, Ont., 6%, 1941 and 1945	9,000 00	9,652 32
Village of Fort Erie, Ont., 5½%, 1952-3	7,000 00	7,085 13
Village of Forest Hill, Ont., 5%, 1934-8	15,460 28	15,460 28
Township of Calvert, Ont., 5½%, 1944-50	13,000 00	12,221 15
Province of Ontario, 6%, 1935	20,000 00	20,074 38

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

<i>Life Insurance Fund—Continued</i>	Par Value	Book Value
City of Rossland, B.C., 5½%, 1947.....	\$11,500 00	\$11,500 00
Town of Dominion, N.S., 5½%, 1940.....	6,000 00	6,034 59
City of Fort William, Ont., 6%, 1962.....	8,000 00	8,595 64
City of Port Arthur, Ont., 5½%, 1948.....	25,275 16	24,462 44
Town of Thorold, Ont., 5%, 1934-5-7.....	3,001 30	2,910 58
City of Montreal Sinking Fund, 6%, 1941.....	10,000 00	10,000 00
Town of Glace Bay, N.S., 6%, 1952.....	5,000 00	5,112 55
Town of Eastview, Ont., 5½%, 1938-41.....	15,000 00	15,319 67
Town of Dominion, N.S., 6%, 1940.....	5,000 00	5,151 94
Town of Thorold, Ont., 5%, 1934-7.....	2,044 43	2,007 25
Town of Kenora, Ont., 5%, 1942.....	25,000 00	22,699 47
Town of Sudbury, Ont., 5%, 1933.....	3,316 72	3,316 72
City of Niagara Falls, Ont., 5%, 1945-8.....	12,000 00	11,714 98
Town of Englehart, Ont., 6%, 1934-8 inc.....	4,818 71	4,932 29
Town of New Liskeard, Ont., 6½%, 1934-9.....	3,075 42	3,174 15
Town of Fort Frances, Ont., 6%, 1934-42.....	11,053 78	11,239 21
Town of Timmins, Ont., 5½%, 1937-41.....	10,362 77	10,520 76
Town of Collingwood, Ont., 5½%, 1934-7.....	6,999 70	6,983 54
Township of Mountjoy, Ont., 6%, 1934.....	127 84	129 07
Sturgeon Falls R.C. School, Sec. No. 1, Ont., 6%, 1944.....	1,367 43	1,451 48
Township of Teck, Ont., 5½%, 1942-7 inc.....	27,171 46	28,106 02
Township of Scarborough, Ont., 5%, 1949.....	19,461 56	18,550 27
Village of Erin, Ont., 5%, 1934-43 inc.....	19,023 93	18,706 61
Town of Morrisburg, Ont., 5½%, 1934-40 inc.....	6,031 32	5,821 37
Hanna Municipal Hospital Dist., Alberta, 6%, 1934-52 inc.....	4,059 60	4,059 60
Town of Timmins, Ont., 5½%, 1939-42 inc.....	12,635 09	12,635 09
Town of Deseronto, Ont., 5½%, 1947-54 inc.....	9,672 72	10,002 72
Town of Humboldt, Sask., 6%, 1934-75 inc.....	2,559 65	2,559 65
Town of Battleford, Sask., 2%, 1934-59 inc.....	8,035 71	8,035 71
Town of Taber, Alta., 4%, 1934-70 inc.....	18,934 98	18,934 98
City of Oshawa, Ont., 4½%, 1936-8 inc.....	20,060 00	19,584 37
Town of Wiarton, Ont., 5%, 1934-41 inc.....	7,487 92	7,380 85
Town of Hawkesbury, Ont., 5%, 1933-48 inc.....	17,652 09	15,121 15
Town of Hawkesbury, Ont., 5½%, 1933-46 inc.....	12,399 72	10,741 00
City of Windsor, Ont., 5½%, 1933-4.....	1,192 62	1,193 09
Town of Mimico, Ont., 5½%, 1946.....	4,816 36	5,054 75
City of Windsor, Ont., 5%, 1933-50.....	5,846 33	5,683 19
Hanna Municipal Hospital Dist., Alta., 8%, 1937-41.....	10,000 00	11,745 50
Town of Mimico, Ont., 5%, 1933-9.....	8,646 98	8,553 67
School District of East Kildonan, Man., 6%, 1941-50.....	5,000 00	5,231 31
School District of East Kildonan, Man., 6%, 1951.....	9,000 00	9,522 36
Township of Dysart, Ont., 6%, 1933-4.....	498 31	503 51
City of Chicoutimi, Que., 5%, 1940-1-3-50.....	10,000 00	9,902 26
Town of Sturgeon Falls, Ont., 7%, 1933-41.....	49,199 19	50,261 16
School District of East Kildonan, Man., 6%, 1944-55.....	6,000 00	6,327 99
Town of Mimico, Ont., 5½%, 1933-9.....	7,254 36	7,306 98
Town of Mimico, Ont., 5½%, 1934-5.....	9,398 79	9,452 96
Town of Mimico, Ont., 5%, 1933-5.....	3,408 00	3,398 29
Town of Watrous, Sask., 5½%, 1932-6.....	3,292 20	3,292 20
Town of Melville, Sask., 5½%, 1933-59.....	24,577 24	24,577 24
School District of Redcliff, Alta., 3%, 1932-75.....	7,267 66	7,267 66
Town of Redcliff, Alta., 3%, 1932-75.....	19,036 89	19,036 89
Town of Mimico, Ont., 5%, 1933-6.....	5,969 81	5,949 14
Town of Mimico, Ont., 5%, 1933-6.....	3,168 61	3,157 62
	\$1,974,987 39	\$1,983,876 53

Sick Benefit Fund:

	Par Value	Book Value
Sudbury Copper Cliff Electric Railway, 6%, 1936.....	\$1,000 00	\$1,013 63
City of Toronto, Ont., 5½%, 1937.....	1,000 00	1,001 79
Province of Alberta, 5½%, 1939.....	2,000 00	1,904 31
City of Sault Ste. Marie, Ont., 5%, 1943.....	5,000 00	4,430 51
Town of Trenton, N.S., 5%, 1937 and 1943.....	1,000 00	969 37
Town of Pointe Claire, Que., 6%, 1940-1-3.....	18,000 00	12,276 64
City of Sault Ste. Marie, Ont., 5½%, 1945.....	4,000 00	4,000 00
Town of North Bay, Ont., 6%, 1944.....	1,629 50	1,612 48
Town of Dunnville, Ont., 6%, 1934-51.....	3,923 12	3,792 37
Township of Norman, Ont., 5½%, 1934-47.....	1,765 36	1,822 11
Township of Freeman, Ont., 6%, 1934-48.....	2,857 79	3,033 83
Town of Matheson, Ont., 5½%, 1934-44.....	2,418 69	2,431 24
Municipality of Chapple, Ont., 6%, 1934-9.....	1,336 20	1,346 78
Town of Chelmsford, Ont., 6%, 1933-43.....	4,254 67	4,402 71
School District of East Kildonan, Man., 6%, 1946-8.....	3,000 00	2,864 92
City of Sydney, N.S., 5½%, 1954.....	9,000 00	9,460 84
Town of Dominion, N.S., 5½%, 1950.....	15,000 00	15,418 30
City of Rossland, B.C., 6%, 1950.....	5,500 00	5,739 23
School District of Fauquier, Ont., 5½%, 1934-47.....	2,407 35	2,484 91
Township of Chapleau, Ont., 5%, 1935.....	509 69	493 46
Town of Kenora, Ont., 6%, 1934-9.....	7,288 16	7,380 69
City of Sault Ste. Marie, 6½%, 1951.....	27,000 00	27,872 76
Township of Tisdale, Ont., 6%, 1935-6-8.....	5,073 09	5,144 82
Township of Fauquier, Ont., 5½%, 1934-46.....	1,362 44	1,354 39
Town of Haileybury, Ont., 6%, 1934.....	909 47	913 81
Township of Leitch, Ont., 6%, 1934-6.....	363 17	368 26
Town of Capreol, Ont., 5%, 1934-7.....	1,836 85	1,836 85
Township of North York, Ont., 5½%, 1937-9.....	3,962 46	3,937 02
Town of Didsbury, Alta., 6½%, 1934.....	680 73	674 06
Municipality of Shuniah, Ont., 6%, 1944.....	5,000 00	5,099 85
Municipality of Shuniah, Ont., 6%, 1934-9.....	467 62	472 79

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

<i>Sick Benefit Fund—Continued</i>	Par Value	Book Value
Township of Tisdale, Ont., 5 ½ %, 1936.....	\$2,000 00	\$1,952 24
Township of Williamson & Owens, Ont., 5 ½ %, 1934-45.....	976 24	995 27
Township of Teck, Ont., 6 %, 1936-8.....	6,000 00	5,917 97
Municipality of Chapple, Ont., 6 %, 1934-49.....	2,202 67	2,241 07
Dominion of Canada, 4 ½ %, 1956.....	2,000 00	1,929 19
County of Gloucester, N.B., 5 ½ %, 1948.....	4,000 00	3,864 40
City of Montreal West, Que., 5 ½ %, 1951.....	2,000 00	2,074 15
Town of Haileybury, Ont., 6 %, 1934-9.....	2,867 44	2,913 06
Town of Fort Frances, Ont., 5 ½ %, 1939-47.....	4,387 29	4,358 34
Town of Keewatin, Ont., 6 %, 1943-7.....	5,000 00	4,170 86
Town of Cochrane, Ont., 6 %, 1935-7.....	4,000 00	3,895 97
Town of Collingwood, Ont., 5 ½ %, 1934-9.....	1,576 67	1,571 67
Town of Elmira, Ont., 5 ½ %, 1950-2.....	1,723 16	1,713 54
Town of North Bay, Ont., 6 %, 1934-5.....	2,261 94	2,257 94
Town of Scarborough, Ont., 5 %, 1948.....	5,320 54	5,083 97
Town of Dunnville, Ont., 6 %, 1934-8.....	5,879 21	5,774 09
Town of Battleford, Sask., 2 %, 1934-59.....	587 74	587 74
Municipality of Shuniah, Ont., 6 %, 1934-8.....	1,102 37	1,114 60
Town of Mimico, Ont., 6 %, 1933-47.....	5,409 93	5,321 47
Town of Hawkesbury, Ont., 5 ½ %, 1944-51.....	9,926 73	10,194 53
Town of Hawkesbury, Ont., 4 ½ %, 1932-3.....	1,090 70	1,065 83
Town of Sturgeon Falls, Ont., 6 %, 1933-6.....	1,145 02	1,151 60
Town of Melville, Sask., 5 ½ %, 1933-59.....	2,375 99	2,375 99
Town of Redcliff, Alta., 3 %, 1932-75.....	2,855 53	2,855 53
	<u>\$216,245 53</u>	<u>\$211,935 75</u>

Child Insurance Fund:

	Par Value	Book Value
Town of Dunnville, Ont., 6 %, 1934-44.....	1,145 29	1,145 29
Town of Selkirk, Man., 5 %, 1949.....	1,000 00	947 69
Town of Nelson, Ont., 5 %, 1935.....	1,538 72	1,584 47
Sudbury-Copper Cliff Electric Railway, Ont., 6 %, 1936.....	1,000 00	1,014 10
City of Toronto, Ont., 6 %, 1936.....	1,000 00	1,027 46
Province of Ontario, 5 ½ %, 1946.....	1,000 00	971 38
Town of Glace Bay, N.S., 6 %, 1936.....	1,000 00	1,005 42
Town of Timmins, Ont., 6 %, 1939 and 41.....	1,304 52	1,330 70
Town of Timmins, Ont., 6 %, 1935.....	1,054 28	1,059 13
Township of Eilber-Ross, Ont., 5 ½ %, 1934-46.....	4,000 00	3,709 82
Town of Parry Sound, Ont., 5 ½ %, 1945.....	854 55	818 72
City of Toronto, Ont., 5 ½ %, 1944.....	500 00	490 22
Province of Ontario, 6 %, 1936.....	1,000 00	1,023 22
Town of Keewatin, Ont., 6 %, 1948.....	1,000 00	1,065 91
Village of Waterdown, Ont., 5 ½ %, 1939.....	1,000 00	963 31
Town of Dundas, Ont., 6 %, 1937.....	1,629 48	1,665 54
Town of Trenton, N.S., 5 %, 1937.....	1,500 00	1,441 86
Town of Port Colborne, Ont., 5 %, 1954.....	1,000 00	854 92
Township of Fauquier Ross, Ont., 5 ½ %, 1934-60.....	1,500 00	1,512 85
City of Fernie, B.C., 5 %, 1935.....	500 00	491 92
Rural Municipality of St. Vital, Man., 5 ½ %, 1933.....	1,000 00	1,001 14
	<u>\$25,526 84</u>	<u>\$25,125 07</u>

Schedule "D"

Bonds and Debentures Owned by the Society (in default)

<i>Life Insurance Fund:</i>	Par Value	Book Value	Authorized Value
Rural Municipality of St. Vital, Man., 5 ½ %, 1956....	\$17,500 00	\$17,500 00	\$13,650 00
Township of Sandwich West, Ont., 5 ½ %, 1934-46.....	25,000 00	24,159 87	21,500 00
Township of Sandwich West, Ont., 6 %, 1932-40 inc.....	18,000 00	18,756 84	15,660 00
Burrard Inlet Tunnel & Bridge Co., 6 %, 1973.....	10,000 00	11,079 13	9,800 00
Burrard Inlet Tunnel & Bridge Co., 6 %, 1973.....	5,000 00	5,000 00	4,900 00
Township of Sandwich East, Ont., 5 ½ %, 1933-42.....	5,460 04	5,472 49	4,695 63
Town of Sandwich, Ont., 5 ½ %, 1932-6.....	5,449 89	5,487 45	4,850 40
Town of Ford City, Ont., 5 %, 1933-4-5.....	15,000 00	14,811 75	10,050 00
Town of Riverside, Ont., 6 %, 1934-5.....	4,257 52	4,297 64	2,554 51
Town of Riverside, Ont., 6 %, 1934-9.....	17,962 31	18,421 80	10,777 39
Town of Riverside, Ont., 6 %, 1940-3.....	14,629 24	15,225 80	8,777 54
Town of Riverside, Ont., 6 %, 1943-4.....	2,350 62	2,460 76	1,410 37
Town of Ford City, Ont., 5 %, 1949-55.....	9,400 00	9,040 10	6,298 00
Town of Sandwich, Ont., 5 ½ %, 1932.....	5,000 00	5,011 62	4,400 00
Town of Ford City, Ont., 6 %, 1934-7.....	24,900 86	25,140 68	16,683 58
Town of Ford City, Ont., 6 %, 1932-41.....	4,000 00	4,096 53	2,680 00
Town of Ford City, Ont., 6 %, 1937-43.....	12,000 00	12,518 31	8,040 00
Town of Riverside, Ont., 5 ½ %, 1931-4.....	20,000 00	19,867 04	12,000 00
Town of Sandwich, Ont., 5 ½ %, 1932-9.....	13,384 10	13,519 20	11,911 85
Township of Dysart, Ont., 6 %, 1932-9.....	4,475 73	4,620 74	3,983 40
	<u>\$233,770 31</u>	<u>\$236,487 75</u>	<u>\$174,622 67</u>

Sick Benefit Fund:

	Par Value	Book Value	Authorized Value
Town of Canora, Sask., 6 %, 1932-4.....	\$1,507 88	\$1,489 44	\$1,222 38
Township of Sandwich East, Ont., 5 ½ %, 1933-47.....	4,498 08	4,514 11	3,868 35
Township of Sandwich East, Ont., 5 ½ %, 1932-7.....	1,733 09	1,736 42	1,473 13
Town of Ford City, Ont., 5 %, 1938.....	2,000 00	1,951 21	1,340 00
Town of Ford City, Ont., 5 %, 1939.....	1,000 00	973 04	670 00
	<u>\$10,739 05</u>	<u>\$10,664 22</u>	<u>\$8,573 86</u>

Summary

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Life Insurance Fund.....	\$1,974,987 39	\$1,983,876 53
Sick Benefit Fund.....	216,245 53	211,935 75
Child Insurance Fund.....	25,526 84	25,125 07
	<u>\$2,216,759 76</u>	<u>\$2,220,937 35</u>

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Life Insurance Fund.....	\$233,770 31	\$236,487 75	\$174,622 67
Sick Benefit Fund.....	10,739 05	10,664 22	8,573 86
	<u>\$244,509 36</u>	<u>\$247,151 97</u>	<u>\$183,196 53</u>

CANADIAN ORDER OF FORESTERS

HEAD OFFICE, BRANTFORD, ONT.

Incorporated.—December 1st, 1879

OFFICERS

Principal Officer, W. M. Couper; Secretary, Alf. P. van Someren; Treasurer, A. R. Galpin;
C. G. Chapin, C.M.B.; W. E. Leng, Superintendent of Organization; Auditors, W. J. Beney;
H. B. Hill; Actuary, M. A. Mackenzie, M.A.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

J. P. Hoag, H.V.C.R., Toronto, Ont.; W. J. Bourke, Toronto, Ont.; F. Payette, Montreal,
Que.; S. C. Berridge, Brandon, Man.; D. M. Craig, Walkerville, Ont.

Summary of Funds

Balances of Funds—31st December, 1933:

Mortuary Fund.....	\$15,222,250 27
Sickness Fund No. 1.....	624,519 12
Sickness Fund No. 2.....	4,829 59
General Fund.....	24,398 19

Total.....	\$15,875,997 17
Add Non-Ledger Assets.....	230,589 52

Deduct due and accrued Liabilities (except Reserve).....	\$1,351,383 59
Deduct Unadmitted Assets.....	25,500 72
	<u>1,376,884 31</u>

Net Balance of All Funds.....	\$14,729,702 38
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Reserve as per Actuary's Report.....	\$12,828,748 71
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Balance—Surplus of Assets over all Liabilities and Reserve.....	<u>\$1,900,953 67</u>
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Statement for Year Ending 31st December, 1933

Assets

Ledger Assets

Book value of real estate, office premises (less encumbrances).....	\$29,000 00
Liens on policies re Special Relief Plan.....	117,757 93
Book value of bonds, debentures and debenture stocks:	
Not in default.....	\$15,547,851 23
In default.....	181,388 01
	<u>15,729,239 24</u>
Total Ledger Assets.....	<u>\$15,875,997 17</u>

Non-Ledger Assets

Interest due and accrued.....	\$227,652 94
Amount due from Subordinate Courts.....	2,936 58

Total Non-Ledger Assets.....	<u>\$230,589 52</u>
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Total Assets.....	<u>\$16,106,586 69</u>
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Deduct Assets not admitted:

Deficiency of market under book value of bonds and debentures in default...	25,500 72
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Total Admitted Assets.....	<u>\$16,081,085 97</u>
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Liabilities

Provision for unpaid claims:		
Death benefits.....	\$133,232 56	
Sickness benefits.....	5,819 60	
		\$139,052 16
Present value of matured claims payable by instalments, death claims.....		2,865 91
Bank overdraft.....		8,671 88
Other liabilities due and accrued:		
Organization expenses.....	\$377 99	
General Accounts.....	415 65	
		793 64
Investment Reserve.....		1,200,000 00
Total Liabilities (except Reserve).....		<u>\$1,351,383 59</u>
Net Required Reserve, per Actuary's Report, for outstanding contracts of:		
Mortuary Fund.....	\$12,199,400 00	
*Sickness Fund Liability:		
Sickness Fund No. 1.....	\$624,519 12	
Sickness Fund No. 2.....	4,829 59	
		629,348 71
		<u>\$12,828,748 71</u>

Statement of Operations of Each Fund for the Year Ending December, 31st, 1933**MORTUARY FUND**

Balance of Fund (Ledger Assets), 31st December, 1932.....	\$14,457,432 10
Income for the year:	
Premiums (with extra dues, etc.).....	\$1,023,017 10
Interest and rents.....	752,934 74
	1,775,951 84
Total Income.....	\$16,233,383 94
Disbursements for the year:	
Death claims.....	\$940,941 15
Sundry Adjustments.....	192 52
	941,133 67
Total Disbursements.....	\$15,292,250 27
Deduct: Transfers to General Fund.....	70,000 00
Balance of Fund (Ledger Assets), 31st December, 1933.....	<u>\$15,222,250 27</u>

SICKNESS FUND NO. 1

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$583,015 73
Income for the year:	
Premiums.....	\$89,542 19
Interest.....	30,250 15
	119,792 34
Total Income.....	\$702,808 07
Disbursements for the year—Sickness claims.....	78,288 95
Balance of Fund (Ledger Assets) 31st December, 1933.....	<u>\$624,519 12</u>

SICKNESS FUND NO. 2

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$2,914 38
Income for the year:	
Premiums.....	\$4,076 33
Interest.....	64 88
	4,141 21
Total Income.....	\$7,055 59
Disbursements for the year—Sick claims.....	2,226 00
Balance of Fund (Ledger Assets) 31st December, 1933.....	<u>\$4,829 59</u>

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$18,507 87
Income for the year:	
Assessments, dues, fees and fines.....	\$56,691 62
First year premiums.....	11,488 87
Interest.....	5 35
Supplies.....	937 52
Bonding Fees.....	4,469 04
Sundries.....	173 07
	73,765 47
Total Income.....	<u>\$92,273 34</u>

*The liability under any certificate may be terminated by notice at any time. The liability set up therefore is the total amount of each fund.

GENERAL FUND—Continued

Disbursements for the year:

Head Office Expenses:

Salaries.....	\$38,623 04
Directors' fees.....	7,278 52
Actuaries' fees and expenses.....	1,976 40
Travelling expenses.....	2,010 12
Bonding of Officers.....	1,721 97
Printing and supplies.....	4,508 65
Miscellaneous and Caretaking.....	536 06

Total..... \$56,654 76

Agency and Organization Expenses:

Bonus.....	\$30 00
Salaries.....	43,552 75
Travelling expenses.....	10,209 85
Re Special Collection.....	5,803 54
Bonuses to Members.....	1,585 00

Total..... 61,181 14

All Other Expenses:

Advertising.....	\$508 22
Office Furniture and Maintenance of Premises.....	230 96
Legal fees.....	1,891 29
Investigation.....	1,616 54
Taxes and licenses.....	1,494 58
Telephone, telegrams and express and postage.....	3,268 17
Agency printing and stationery.....	1,467 82
Light, fuel and water.....	322 45
Insurance, exchange and interest.....	1,853 00
Official publications.....	7,531 18
Meeting of Supreme Body and grants.....	5,097 26
Office Expenses.....	2,349 65
Caretaking.....	1,080 00

Total..... 28,711 13

Total Disbursements..... \$146,547 03

Add: Borrowed Money..... \$8,671 88

Transfers from Insurance Fund..... 76,000 00

\$78,671 88

Balance of Fund (Ledger Assets) 31st December, 1933..... \$24,398 19

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1932.....	40,450	\$37,868,678 77	1,665	\$1,614,943 50	3,304	\$3,357,847 50
New issued.....	199	177,250 00	141	125,500 00	673	582,000 00
Old revived.....	1,253	1,230,500 00	81	77,000 00	177	174,000 00
Old increased.....				250 00		750 00
Transferred to.....	2	2,000 00	16	14,750 00	15	16,250 00
Totals.....	41,904	\$39,278,428 77	1,903	\$1,832,443 50	4,169	\$4,130,847 50
Less ceased by:						
Death.....	961	\$894,762 95	8	\$10,000 00	6	\$7,000 00
Lapse.....	2,232	2,127,750 00	325	306,000 00	905	867,000 00
Decrease.....		358,016 93		32,303 80		58,338 62
Transferred from.....	28	28,000 00	1	1,000 00	5	5,000 00
Total ceased.....	3,221	\$3,408,529 88	334	\$349,303 80	916	\$937,338 62
At end of 1933.....	38,683	\$35,869,898 89	1,569	\$1,483,139 70	3,253	\$3,193,508 88

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1932.....	42	\$126,000 00	45,461	\$42,967,469 77	21,599	\$20,347,675 87
New issued.....	13	39,000 00	1,026	923,750 00	500	466,000 00
Old revived.....	1	3,000 00	1,512	1,484,500 00	731	727,250 00
Old increased.....		2,000 00		3,000 00		2,750 00
Transferred to.....	1	1,000 00			11	11,000 00
Totals.....	57	\$171,000 00	47,999	\$45,378,719 77	22,841	\$21,554,675 87
Less ceased by:						
Death.....			975	\$911,762 95	533	\$486,835 54
Lapse.....	11	\$33,000 00	3,473	3,333,750 00	1,466	1,431,750 00
Decrease.....				448,659 35		216,879 61
Transferred from.....					7	6,500 00
Total ceased.....	11	\$33,000 00	4,448	\$4,694,172 30	2,006	\$2,141,965 15
At end of 1933.....	46	\$138,000 00	43,551	\$40,684,547 47	20,835	\$19,412,710 72

Miscellaneous

What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? All members 60 years of age and over on Whole Life Plan may discontinue premium payments, and, on surrender of policy, apply for and receive paid-up policy. On all other plans of insurance, paid-up policies are procurable after five years.

Under what conditions as to membership, etc., are such benefits available? Payment of Capitation Tax.

What is the nature of benefits so granted? Paid-up Insurance.

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net liability:	
Under Whole Life Certificates.....	\$10,466,400 00
Under Paid-up Certificates.....	1,313,700 00
Under Limited Payment Life Certificates.....	143,200 00
Under Endowment Certificates.....	269,800 00
Under Family Protection Certificates.....	6,300 00
Death Claims under adjustment.....	136,100 00
Investment Reserves.....	1,642,500 00
General Reserve.....	500,000 00
Surplus.....	800,000 00
	<hr/>
	\$15,278,000 00

Assets

Value of funds and accrued interest less overdraft.....	\$15,169,100 00
Liens on certificates with accrued interest.....	108,900 00
	<hr/>
	\$15,278,000 00

The ratio of assets to liabilities was 105.53 per cent.

The basis of valuation was the AM (5) Table with interest at $3\frac{1}{2}$ per cent.

The amount of Whole Life Insurance was \$34,154,300.00; of Paid-up Insurance, \$1,756,250.00; of Endowment at age 65, \$2,823,500.00; of Twenty-year Endowment, \$351,000.00; of Twenty Pay Life, \$1,207,000.00; of Pay to age 65, Life, \$254,500.00; of Family Protection, \$138,000.00.

The valuation was made by M. A. Mackenzie, M.A., Fellow of the Institute of Actuaries of Great Britain.

SICK AND FUNERAL BENEFIT DEPARTMENT

The liability under any certificate in this Department may be terminated by notice at any time. The liability set up therefore has been the total funds of the Department.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

<i>Insurance Fund:</i>	Par Value	Book Value
Dominion of Canada Victory Loan, $5\frac{1}{2}$ %, 1937.....	\$6,300 00	\$6,300 00
Dominion of Canada National Service Loan, 5 %, 1941.....	100,000 00	99,161 74
Dominion of Canada National Service Loan, 5 %, 1941.....	50,000 00	48,161 48
Dominion of Canada National Service Loan, 5 %, 1941.....	100,000 00	96,318 58
Dominion of Canada Conversion Loan, $5\frac{1}{2}$ % and $4\frac{1}{2}$ %, 1959..	25,000 00	22,718 75
Dominion of Canada Conversion Loan, $4\frac{1}{2}$ %, 1959.....	25,000 00	24,257 23
Dominion of Canada Refunding Loan, 4 %, 1945.....	200,000 00	193,482 19
Canadian Northern Railways (D.C. guar.), $6\frac{1}{2}$ %, 1946.....	65,000 00	72,022 17
Canadian Northern Railways (D.C. guar.), $6\frac{1}{2}$ %, 1946.....	35,000 00	38,780 67
Canadian Northern Railways (D.C. guar.), $6\frac{1}{2}$ %, 1946.....	50,000 00	56,244 98
Canadian Northern Railways (D.C. guar.), $6\frac{1}{2}$ %, 1946.....	310,000 00	352,453 00
Canadian Northern Railways (D.C. guar.), 7 %, 1940.....	21,000 00	22,937 88
Canadian National Railways (D.C. guar.), $4\frac{3}{4}$ %, 1955.....	60,000 00	61,718 86
Canadian National Railways (D.C. guar.), 5 %, 1934-38.....	625,000 00	622,349 61
Canadian National Railways (D.C. guar.), 5 %, 1954.....	25,000 00	23,404 73
Canadian National Railways (D.C. guar.), 5 %, 1954.....	25,000 00	23,329 07
Canadian National Railways (D.C. guar.), 5 %, 1954.....	100,000 00	95,861 77
Grand Trunk Railways (D.C. guar.), 6 %, 1936.....	25,000 00	25,653 48
Province of Ontario, 6 %, 1941.....	50,000 00	49,422 33
Province of Ontario, 6 %, 1941.....	7,000 00	7,433 61
Province of Ontario, 6 %, 1943.....	33,000 00	35,616 05
Province of Ontario, 5 %, 1948.....	154,000 00	150,852 06
Province of Ontario, 5 %, 1948.....	50,000 00	48,977 86
Province of Ontario, 5 %, 1948.....	46,000 00	45,059 41
Province of Ontario, 6 %, 1936.....	25,000 00	25,551 17
Province of Ontario, $4\frac{1}{2}$ %, 1943.....	110,000 00	105,878 51
Province of Ontario, $4\frac{1}{2}$ %, 1950.....	50,000 00	49,509 79
Province of Ontario, $4\frac{1}{2}$ %, 1950.....	25,000 00	24,987 50
Province of Quebec, $4\frac{1}{2}$ %, 1963.....	25,000 00	24,977 64
Province of New Brunswick, $5\frac{1}{2}$ %, 1952.....	100,000 00	96,167 27
Province of New Brunswick, 5 %, 1963.....	10,000 00	10,216 10
Province of New Brunswick, 5 %, 1957.....	25,000 00	24,987 75
Province of New Brunswick, $5\frac{1}{2}$ %, 1950.....	25,000 00	25,429 43
Province of Nova Scotia, $4\frac{1}{2}$ %, 1960.....	27,000 00	24,876 16
Province of Nova Scotia, 5 %, 1959.....	15,000 00	16,036 64
Province of Manitoba, $4\frac{1}{2}$ %, 1940.....	40,000 00	39,763 87
Province of Manitoba, 6 %, 1947.....	50,000 00	47,367 85
Province of Manitoba, 5 %, 1959.....	25,000 00	25,000 00
Province of Manitoba, $5\frac{1}{2}$ %, 1958.....	25,000 00	24,016 78
Province of Manitoba, $5\frac{1}{2}$ %, 1955.....	25,000 00	24,021 53
Province of Manitoba, $5\frac{1}{2}$ %, 1955.....	25,000 00	22,030 21

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

<i>Insurance Fund—Continued</i>	Par Value	Book Value
Province of Manitoba, 6 %, 1947.....	\$25,000 00	\$24,267 00
Province of Saskatchewan, 4 ½ %, 1955.....	29,000 00	28,104 64
Province of Saskatchewan, 6 %, 1952.....	25,000 00	23,425 37
Province of Saskatchewan, 6 %, 1952.....	20,000 00	19,975 70
Province of Saskatchewan, 6 %, 1952.....	40,000 00	39,854 12
Province of Saskatchewan Farm Loan, 5 %, 1960.....	200,000 00	199,051 81
Province of Alberta, 5 %, 1943.....	23,000 00	23,436 74
Province of Alberta, 6 %, 1941.....	25,000 00	26,463 55
Province of Alberta, 6 %, 1936.....	7,000 00	7,151 24
Province of Alberta, 5 %, 1959.....	375,000 00	375,000 00
Province of British Columbia, 6 %, 1941.....	25,000 00	26,463 55
Province of British Columbia, 4 ½ %, 1946.....	25,000 00	24,780 79
Province of British Columbia, 5 ½ %, 1945.....	25,000 00	23,786 04
Province of British Columbia, 5 ½ %, 1945.....	35,000 00	33,385 56
Province of British Columbia, 5 %, 1953.....	25,000 00	23,493 84
Grand Trunk Pacific Railway (Sask. guar.), 4 %, 1939.....	5,346 00	5,084 04
Grand Trunk Pacific Railway (Alta. guar.), 4 %, 1939.....	1,944 00	1,848 05
Grand Trunk Pacific Railway (Alta. guar.), 4 %, 1942.....	9,720 00	9,026 23
Canadian Northern Western Ry. (Prov. Alta. guar.), 4 ½ %, 1942.....	48,666 66	45,506 22
Canadian Northern Western Ry. (Prov. Alta. guar.), 4 ½ %, 1942.....	138,953 06	132,886 11
Canadian Northern Pacific Ry. (Prov. B.C. guar.), 4 ½ %, 1950.....	121,666 66	92,184 09
Canadian Northern Pacific Ry. (Prov. B.C. guar.), 4 %, 1950.....	32,908 40	27,699 69
Canadian Northern Pacific Ry. (Prov. B.C. guar.), 4 ½ %, 1950.....	11,261 46	10,095 41
Canadian Northern Pacific Ry. (Prov. B.C. guar.), 4 ½ %, 1950.....	13,071 86	11,718 21
Canadian Northern Pacific Ry. (Prov. B.C. guar.), 4 %, 1950.....	15,758 26	13,263 12
Canadian Northern Pacific Ry. (Prov. B.C. guar.), 4 %, 1950.....	24,333 33	22,556 75
Hydro-Electric Commission (Prov. Ontario guar.), 4 ¾ %, 1970.....	25,000 00	25,697 60
Sisters of Charity (subsidized by Prov. of Quebec), 5 %, 1943-44.....	21,000 00	21,000 00
Lethbridge Northern Irrigation Dist., 6 %, 1951.....	50,000 00	52,786 61
Lethbridge Northern Irrigation Dist., 6 %, 1951.....	39,000 00	43,679 82
Montreal Metropolitan Commission, 5 %, 1942.....	200,000 00	193,977 55
Montreal Metropolitan Commission, 5 %, 1942.....	5,000 00	5,061 93
Montreal Harbour Commission, 5 %, 1969.....	50,000 00	49,758 84
Agricultural Credit Commission (guar. by Prov. of B.C.), 4 ½ %, 1941.....	25,000 00	24,777 38
Town of Palmerston, 5 %, 1936.....	6,200 29	6,185 57
Town of Selkirk, 5 %, 1939.....	9,000 00	8,963 96
School of Stettler, 5 %, 1941.....	4,000 02	4,000 02
Town of Indian Head, 6 %, 1944.....	1,466 30	1,500 74
Town of Kindersley, 6 %, 1951.....	10,800 64	11,326 17
Town of Clarendon, 5 ½ %, 1945.....	25,322 72	25,322 72
Town of Selkirk, 5 %, 1941 and 1949.....	2,000 00	1,982 80
Town of Qu'Appelle, 6 %, 1950.....	3,403 75	3,403 75
City of Sarnia, 5 %, 1942-46.....	87,176 63	86,101 32
United Counties of Dundas, Stormont and Glengarry, 5 %, 1949.....	43,482 52	43,174 67
City of Portage la Prairie, 5 %, 1946.....	15,000 00	14,782 32
City of Lachine, 4 %, 1941.....	13,000 00	13,000 00
City of Lachine, 4 %, 1940.....	14,000 00	13,867 96
School of Rivière St. Pierre, 5 ½ %, 1938.....	15,000 00	15,223 09
Town of Dalhousie, 4 ½ %, 1938.....	8,000 00	7,860 00
Town of Selkirk, 5 %, 1939.....	8,500 00	8,467 11
Town of Kenora, 5 %, 1940.....	25,000 00	24,817 50
City of North Battleford, 5 %, 1936.....	17,500 00	17,438 75
City of North Battleford, 5 ½ %, 1942.....	50,000 00	47,214 34
City of Lethbridge, 5 %, 1943.....	3,893 05	3,611 39
City of Medicine Hat, 5 %, 1943.....	10,000 00	9,618 16
City of Saskatoon, 5 %, 1943.....	20,000 00	18,512 23
City of Saskatoon, 5 %, 1943.....	15,145 38	14,019 25
Municipality of Coquitlam, 5 %, 1941.....	81,000 00	73,639 39
City of Sault Ste. Marie, 5 ½ %, 1945.....	5,000 00	4,844 75
City of Ottawa, 5 %, 1945.....	50,000 00	48,355 00
City of Toronto, 4 ½ %, 1945.....	50,000 00	46,166 51
Protestant Schools of Montreal, 4 %, 1942.....	25,000 00	21,112 93
Town of Orillia, 5 %, 1944.....	11,359 56	10,566 43
School of La Salle, 5 ½ %, 1954.....	15,000 00	15,126 92
Town of Pointe Claire, 5 ½ %, 1934.....	70,000 00	70,083 96
School of Prince Albert, 4 %, 1966.....	9,328 65	9,328 65
R.C. Schools of Verdun, 5 ½ %, 1943.....	66,729 50	66,729 50
Town of Dauphin, 5 %, 1933.....	50,000 00	51,378 38
City of Edmonton, 5 ½ %, 1964.....	4,000 00	3,995 11
City of Edmonton, 5 ½ %, 1956.....	3,500 00	3,660 51
City of Edmonton, 4 ½ %, 1951.....	12,000 00	12,596 78
Township of York, 5 ½ %, 1939.....	1,459 99	1,358 81
Town of Pointe Claire, 5 ½ %, 1935.....	6,152 43	6,225 57
City of Victoria, 5 ½ %, 1953.....	1,000 00	1,007 37
Protestant Schools of Montreal, 4 %, 1938.....	25,000 00	26,163 91
City of Sydney, 5 ½ %, 1941.....	21,000 00	20,104 55
City of Hamilton, 4 ½ %, 1939-44.....	25,000 00	25,485 67
City of Hamilton, 5 %, 1943-44.....	38,000 00	36,556 16
City of Halifax, 5 %, 1965.....	2,000 00	1,995 93
City of Regina, 5 %, 1959.....	100,000 00	99,520 55
City of Saskatoon, 5 %, 1945.....	15,000 00	14,787 67
City of Saskatoon, 5 %, 1945.....	30,000 00	29,728 70
Plummer Memorial Hospital (guar. by City of Sault Ste. Marie), 5 ½ %, 1945.....	63,000 00	62,604 54
City of Calgary, 4 ½ %, 1945.....	20,000 00	20,509 62
City of Lachine, 4 %, 1940.....	15,000 00	14,201 92
City of Sydney, 5 ½ %, 1950.....	5,000 00	4,680 87
City of Medicine Hat, 5 %, 1944.....	111,000 00	114,094 57
City of Lethbridge, 5 ½ %, 1946.....	12,000 00	11,668 86
	40,000 00	40,861 22

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

<i>Insurance Fund—Continued</i>	Par Value	Book Value
City of Calgary, 4 1/2 %, 1940.....	\$14,600 00	\$14,278 72
City of North Battleford, 5 1/2 %, 1953.....	10,220 00	10,344 00
City of Lethbridge, 5 1/2 %, 1946.....	19,000 00	19,669 73
City of Portage la Prairie, 5 %, 1941 and 1951.....	10,500 00	10,286 57
City of Lethbridge, 5 1/2 %, 1946.....	26,881 22	26,970 11
City of Medicine Hat, 6 %, 1949.....	53,000 00	54,654 28
City of Rossland, 6 %, 1951.....	30,000 00	31,938 56
Ontario West Shore and Electric Ry. (Twp. Ashfield guar.), 5 %, 1938.....	10,000 00	9,192 89
City of Lewis, 5 1/2 %, 1942.....	14,000 00	13,474 79
Township of East York, 5 %, 1957-59.....	25,000 00	20,737 98
Municipality of Point Grey, 5 %, 1943.....	25,000 00	23,374 49
Town of Listowel, 5 %, 1938.....	1,689 80	1,689 80
City of Moose Jaw, 5 %, 1938.....	11,480 27	11,442 39
City of Red Deer, 5 %, 1941.....	8,620 31	8,576 52
Town of Vegreville, 6 %, 1942.....	18,931 21	18,726 60
City of Red Deer, 6 %, 1943.....	4,278 00	4,153 77
Town of Cornwall, 5 1/2 %, 1940.....	18,494 66	18,819 88
Township of Colchester South, 5 1/2 %, 1943.....	5,857 34	5,928 18
City of Niagara Falls, 5 %, 1944.....	10,000 00	9,917 73
Town of Hagersville, 4 1/2 %, 1934.....	236 40	268 47
Town of Waterloo, 5 1/2 %, 1938.....	5,640 60	5,924 71
Town of Sudbury, 5 %, 1943.....	14,572 15	13,820 44
Town of Leamington, 5 1/2 %, 1934-42.....	16,740 94	17,041 88
Schools of Lethbridge, 5 1/2 %, 1955-61.....	26,250 00	27,711 96
Town of Leamington, 5 1/2 %, 1940.....	3,000 00	3,000 00
School of Brandon, 5 %, 1943.....	10,000 00	9,880 64
School of East Kildonan, 6 %, 1932-54.....	3,000 00	2,834 79
Town of Grimsby, 6 %, 1954-59.....	10,810 26	10,678 65
Township of Nelson, 5 1/2 %, 1940-41.....	20,000 00	20,469 22
Town of Wingham, 6 %, 1937-38.....	2,342 50	2,522 39
City of Fort William, 4 1/2 %, 1939.....	51,000 00	51,245 31
School of Cote des Neiges, 5 %, 1940.....	25,000 00	25,343 81
City of Enderby, 5 %, 1936.....	9,000 00	8,937 90
City of Lethbridge, 4 1/2 %, 1940.....	11,000 00	10,068 30
Municipality of Point Grey, 5 %, 1937.....	11,193 18	10,888 02
City of Lachine, 5 %, 1955.....	50,000 00	45,350 00
City of Sault Ste. Marie, 6 %, 1951.....	47,000 00	45,033 51
City of Winnipeg, 6 %, 1941.....	30,000 00	31,474 66
R.C. School of Verdun, 5 1/2 %, 1964.....	94,000 00	95,766 31
School of Ste. Madeleine d'Outremont, 5 1/2 %, 1949.....	15,000 00	15,399 84
City of Fort William, 5 %, 1940.....	11,000 00	10,907 34
Municipality of Point Grey, 5 %, 1941.....	40,000 00	39,872 04
City of Welland, 5 1/2 %, 1934-40.....	5,700 82	5,798 76
R.C. Schools of Toronto, 5 1/2 %, 1943.....	30,000 00	31,122 02
City of Edmonton, 5 %, 1953.....	3,406 66	3,364 27
City of Edmonton, 5 %, 1935.....	2,000 00	2,011 42
Township of York, 6 %, 1934-40.....	14,096 05	14,589 64
City of Welland, 5 %, 1945-54.....	84,618 18	83,673 93
City of Welland, 5 %, 1935-44.....	55,881 68	55,294 30
City of Hamilton, 4 1/2 %, 1939-44.....	55,881 00	52,062 80
City of Hamilton, 4 1/2 %, 1939-44.....	44,000 00	42,332 03
R.C. Schools of Fort William, 5 %, 1960.....	25,000 00	24,110 06
Town of Dominion, 5 1/2 %, 1950.....	20,000 00	20,444 33
City of Cap de la Madeleine, 5.07 %, 1956-71.....	50,000 00	49,450 96
Town of Springhill, 6 %, 1957.....	12,000 00	11,629 52
Town of Amherst, 5 %, 1963.....	10,000 00	9,786 30
Town of Grimsby, 5 %, 1936.....	1,997 90	2,036 87
Town of Kenora, 5 %, 1940.....	5,646 20	5,595 48
School of Weyburn, 6 %, 1941.....	8,000 00	8,267 90
Town of Whitewood, 5 %, 1941.....	2,522 58	2,447 75
Town of Leamington, 5 %, 1942-45.....	13,852 67	14,240 37
City of Niagara Falls, 5 %, 1936-50.....	42,631 30	41,845 50
Manitoba Provincial Exhibition (City of Brandon guar.), 5 %, 1949.....	6,000 00	5,776 13
Portage la Prairie Industrial Exhibition (City of Portage la Prairie guar.), 5 %, 1934-49.....	8,696 49	8,395 14
Town of Oakville, 5 %, 1941-50.....	59,008 95	59,371 89
Township of Chapleau, 6 %, 1934-50.....	15,985 47	16,455 66
Town of Midland, 5 %, 1941-47.....	7,450 46	7,450 46
School of Didsbury, 6 %, 1934-37.....	2,400 00	2,438 08
Town of Outlook, 5 %, 1942.....	6,935 55	6,600 70
Township of North York, 5 1/2 %, 1942-51.....	52,112 25	54,134 84
Town of Pembroke, 5 %, 1934-40.....	14,793 73	14,634 22
Town of Pembroke, 5 %, 1934-60.....	9,029 58	8,795 23
Town of Capreol, 6 1/2 %, 1946.....	1,782 23	1,737 03
City of Vancouver, 3 1/2 %, 1939.....	35,000 00	34,072 50
Town of Maisonneuve, 4 1/2 %, 1952.....	6,386 90	6,475 13
Town of Maisonneuve, 4 1/2 %, 1952.....	6,350 40	6,411 88
City of Kamloops, 5 1/2 %, 1941.....	24,000 00	24,466 22
City of Edmonton, 5 1/2 %, 1944.....	3,000 00	3,096 74
Township of York, 6 %, 1934-40.....	10,577 72	10,805 57
Township of East York, 5 %, 1934-48.....	57,869 96	57,376 42
R.C. Schools of Toronto, 6 %, 1941.....	90,000 00	94,993 87
Village of Fort Erie, 5 1/2 %, 1939-58.....	26,423 95	27,130 56
City of Hamilton, 4 1/2 %, 1939-44.....	30,000 00	28,883 17
Schools of Brandon, 5 %, 1943.....	9,000 00	8,895 20
City of Brandon, 5 %, 1940.....	6,385 00	6,367 29
Town of Ste. Agathe des Monts, 5 1/2 %, 1954.....	4,400 00	4,486 73
Town of St. Pierre, 6 %, 1938-41.....	10,000 00	10,461 91
City of Medicine Hat, 6 %, 1951.....	7,000 00	7,230 58

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

<i>Insurance Fund—Continued</i>	Par Value	Book Value
Township of York, 5%, 1943.....	\$25,000 00	\$25,390 39
City of Winnipeg, 6%, 1942.....	100,000 00	96,430 52
City of Sault Ste. Marie, 6%, 1941-42.....	10,000 00	10,000 00
City of Montreal, 5%, 1945.....	50,000 00	48,666 67
City of North Bay, 6%, 1952.....	15,000 00	15,696 28
County of Northumberland, 6%, 1943.....	15,000 00	14,946 41
Schools of Dalhousie, 5%, 1951.....	10,000 00	9,860 62
Town of Kindersley, 6%, 1942.....	22,718 05	23,093 28
Town of Mount Forest, 5½%, 1945.....	7,094 88	7,045 80
School of Drumheller, 6%, 1934-48.....	22,500 00	22,500 00
School of Vermillion Centre, 5½%, 1934-58.....	24,000 00	23,003 01
City of North Bay, 5½%, 1934-37.....	19,608 87	19,745 16
Township of North York, 5%, 1943-44.....	7,169 29	7,169 29
Town of Weston, 6½%, 1934-51.....	18,633 44	19,127 24
Township of Nepean, 6%, 1958-61.....	20,000 00	20,660 22
Township of North York, 5½%, 1951-60.....	124,471 02	131,948 20
Schools of Sarnia, 5½%, 1950.....	36,365 73	36,990 94
City of Medicine Hat, 5%, 1943.....	14,000 00	13,468 54
City of Saskatoon, 5%, 1945.....	5,000 00	4,540 56
District of South Vancouver, 5%, 1962.....	75,000 00	64,818 22
District of South Vancouver, 5%, 1962.....	30,000 00	25,927 22
District of South Vancouver, 5%, 1962.....	20,000 00	17,284 97
School of Ste. Sacrament de Lachine, 5½%, 1952.....	15,500 00	15,885 43
City of Edmonton, 5½%, 1947.....	13,000 00	13,471 76
City of Edmonton, 4½%, 1952.....	1,946 66	1,806 45
Township of East York, 5½%, 1935-38.....	17,085 47	17,205 48
School of Edmonton, 5%, 1953.....	1,000 00	987 81
City of Edmonton, 5½%, 1947.....	1,000 00	1,034 37
City of Sydney, 5½%, 1942.....	5,000 00	5,018 52
Township of East York, 5½%, 1934-38.....	24,705 24	24,647 46
City of Hamilton, 4½%, 1939-44.....	14,000 00	13,491 22
City of Hamilton, 4½%, 1939-44.....	27,000 00	26,004 59
City of Hamilton, 4½%, 1939-44.....	29,000 00	28,943 24
County of York (guar. by Township of York), 5%, 1946-54.....	100,000 00	98,899 31
Schools of Regina, 5%, 1960.....	150,000 00	147,829 55
Township of Etobicoke, 5½%, 1951-60.....	114,941 22	121,801 80
Township of Etobicoke, 5½%, 1943-44.....	12,888 23	13,295 42
City of Medicine Hat, 5%, 1942.....	33,000 00	32,183 52
Town of Liverpool, 5%, 1950.....	25,000 00	25,000 00
City of Regina, 5%, 1960.....	19,670 00	19,670 00
Town of Sydney Mines, 6%, 1941.....	31,000 00	31,655 83
City of Toronto, 5½%, 1953.....	25,000 00	24,295 96
City of Toronto, 5½%, 1950.....	25,000 00	24,592 97
City of Hamilton, 6%, 1949.....	25,000 00	24,881 64
City of Winnipeg, 4½%, 1961.....	22,000 00	19,020 96
Town of Beauceville, 5%, 1935.....	1,190 45	1,223 69
Town of Kenora, 6½%, 1936.....	20,000 00	20,133 62
Town of Tofield, 6½%, 1964.....	42,594 92	42,594 92
Township of North York, 5½%, 1939.....	28,812 50	29,283 96
School of Brandon, 5½%, 1956.....	40,000 00	40,233 28
Separate Schools of Wallaceburg, 6%, 1951-54.....	4,483 52	4,694 39
Town of Mount Forest, 4½%, 1937.....	1,280 00	1,113 14
City of Watakiwin, 5%, 1939.....	4,952 57	4,991 01
Town of Carman, 5%, 1939.....	8,254 55	8,286 99
Town of Thessalon, 5%, 1939.....	6,603 39	6,603 39
Town of Waterloo, 5½%, 1937-44.....	42,918 52	43,749 24
City of Belleville, 4%, 1940.....	10,000 00	10,036 29
School of St. Gregoire, 5%, 1938.....	12,000 00	12,605 63
Town of St. Louis, 4%, 1941.....	10,000 00	9,931 00
Town of St. Louis, 4%, 1940.....	10,000 00	10,000 00
Town of Terrebonne, 4½%, 1942.....	4,740 60	4,799 51
City of Montreal West, 4%, 1941.....	9,545 82	9,545 82
Village of Rosemont, 5%, 1936.....	27,000 00	27,374 19
City of Weyburn, 5%, 1935.....	11,000 00	11,021 02
Town of Pointe-aux-Trembles, 5%, 1953.....	61,000 00	52,474 48
Town of Pointe-aux-Trembles, 5%, 1953.....	69,000 00	59,357 38
Town of Drummondville, 5%, 1961.....	11,000 00	10,633 56
City of Fort William, 4½%, 1940.....	19,000 00	17,012 53
City of Sault-au-Recollet, 6%, 1955.....	25,000 00	24,266 06
School of St. Stanislas, 6%, 1940.....	34,000 00	34,000 00
City of Hull, 5½%, 1947.....	50,000 00	50,474 81
Village of Hudson, 5½%, 1949.....	10,000 00	10,052 19
City of St. Lambert, 5½%, 1952.....	120,000 00	122,343 41
City of Verdun, 6%, 1941.....	5,000 00	5,209 03
City of Verdun, 6%, 1941.....	25,000 00	25,993 18
City of Three Rivers, 5½%, 1953.....	10,000 00	10,302 83
City of St. Lambert, 5½%, 1952.....	50,000 00	51,187 47
City of Hull, 5½%, 1947.....	25,000 00	25,854 06
City of St. Lambert, 5½%, 1964.....	20,000 00	20,672 46
Town of Montreal North, 6%, 1957.....	147,000 00	159,814 90
Town of St. Michael, 6%, 1956.....	25,000 00	27,473 21
City of Three Rivers, 5½%, 1947.....	44,000 00	45,966 70
Town of St. Pierre, 6%, 1955.....	6,000 00	6,586 53
Town of Pointe-aux-Trembles, 6%, 1940.....	5,000 00	5,208 12
Town of St. Michael, 6%, 1956.....	3,000 00	3,288 88
Town of Montreal East, 6%, 1954.....	3,000 00	3,276 31
Town of Hampstead, 6%, 1959.....	8,000 00	8,906 71
Town of Montreal East, 6%, 1954.....	7,000 00	7,710 40
Town of St. Michael, 6%, 1955.....	4,000 00	4,411 24
Town of Pointe-aux-Trembles, 6%, 1942.....	8,000 00	8,370 64
Town of Montreal North, 6%, 1956.....	6,000 00	6,632 25

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

<i>Insurance Fund—Continued</i>	Par Value	Book Value
City of St. Lambert, 6%, 1961.....	\$40,000 00	\$44,359 56
Town of Montreal North, 6%, 1955-56.....	5,000 00	5,484 51
Town of Pointe-aux-Trembles, 6%, 1941-42.....	7,500 00	7,857 44
Town of Hampstead, 6%, 1959 and 1961.....	21,000 00	23,291 99
Town of Montreal East, 6%, 1954-55.....	6,000 00	6,571 11
Town of Montreal North, 6%, 1957.....	42,000 00	46,224 45
Town of St. Michael, 6%, 1956.....	38,000 00	41,737 00
City of Shawinigan Falls, 5½%, 1945.....	5,000 00	5,160 73
City of Shawinigan Falls, 5½%, 1945.....	21,000 00	21,697 10
Town of St. Michael, 6%, 1955.....	103,000 00	112,887 44
Town of Montreal East, 6%, 1946.....	1,000 00	1,072 81
Town of Pointe-aux-Trembles, 6%, 1954.....	30,000 00	32,987 00
City of Edmonton, 5½%, 1945.....	50,000 00	50,182 92
Town of Montreal North, 6%, 1955.....	5,000 00	5,480 05
Town of St. Michael, 6%, 1954.....	5,000 00	5,504 82
Schools of Three Rivers, 5%, 1950-54.....	94,600 00	93,455 63
R.C. Schools of La Salle, 5½%, 1956.....	22,000 00	22,869 25
Town of Montreal East, 6%, 1954.....	35,000 00	38,552 42
Town of Pontreal East, 6%, 1956.....	3,000 00	3,316 09
Town of Pointe-aux-Trembles, 6%, 1953.....	1,000 00	1,105 36
Town of Montreal North, 6%, 1957.....	6,000 00	6,649 97
Town of Montreal East, 6%, 1946.....	3,000 00	3,235 46
Town of St. Pierre-aux-Liens, 6%, 1956.....	3,000 00	3,342 23
City of St. Lambert, 5½%, 1952.....	10,000 00	10,482 52
City of Three Rivers, 5½%, 1953.....	2,000 00	2,097 63
R.C. Schools of Grand Mere, 5%, 1949-56.....	32,000 00	31,964 98
Town of Pointe-aux-Trembles, 6%, 1942.....	500 00	528 94
Protestant Schools of Montreal, 5%, 1939.....	34,000 00	34,000 00
City of Edmonton, 5½%, 1945.....	130,000 00	131,805 31
City of Edmonton, 5½%, 1945.....	176,000 00	181,472 91
Town of Neepawa, 6%, 1943.....	5,000 00	5,272 18
City of Hull, 5½%, 1962.....	5,000 00	5,287 82
City of St. Lambert, 5½%, 1956.....	1,000 00	1,057 74
City of St. Lambert, 5½%, 1954.....	1,000 00	1,043 76
City of Edmonton, 5½%, 1946.....	1,000 00	990 68
City of Edmonton, 5½%, 1945.....	86,000 00	89,107 17
Town of Montreal East, 6%, 1946.....	1,000 00	1,083 69
City of St. John, 3½%, 1940.....	500 00	452 66
Town of Pointe-aux-Trembles, 6%, 1942.....	500 00	531 38
Town of Hampstead, 6%, 1959.....	3,000 00	3,386 35
Township of East York, 5½%, 1940.....	25,000 00	25,707 32
City of Three Rivers, 5½%, 1942.....	7,000 00	7,155 36
City of Edmonton, 5½%, 1952-53.....	2,000 00	2,083 39
Rural Municipality of East Kildonan, 6%, 1941.....	10,000 00	10,303 87
Township of Tisdale, 5½%, 1942-44.....	29,000 00	29,000 00
Schools of Saskatoon, 5%, 1959.....	40,000 00	38,333 20
City of Montreal, 4½%, 1953.....	50,000 13	45,742 84
City of Three Rivers, 5½%, 1943 and 1947.....	22,000 00	22,600 00
City of Montreal, 4½%, 1948.....	21,831 56	18,953 16
City of Montreal, 4½%, 1950.....	26,834 43	23,211 38
City of Hamilton, 5%, 1943-41.....	67,000 00	66,869 02
City of Hamilton, 4½%, 1939-44.....	33,000 00	31,808 27
City of Hamilton, 4½%, 1939-44.....	6,000 00	5,782 39
City of Brandon, 5½%, 1949.....	50,000 00	55,340 58
Protestant Schools of Montreal, 5%, 1960.....	100,000 00	99,524 27
City of Granby, 5%, 1948-52.....	39,000 00	39,434 27
R.C. Schools of Granby, 5%, 1945-60.....	30,000 00	29,663 55
City of Belleville, 4%, 1940.....	35,000 00	35,401 32
R.C. Schools of Chicoutimi, 5%, 1939.....	30,000 00	33,399 51
Town of St. Michael, 6%, 1954.....	30,000 00	29,574 46
City of Three Rivers, 5½%, 1964 and 1968.....	2,000 00	2,254 49
City of Shawinigan Falls, 5%, 1946-59.....	75,000 00	81,034 94
R.C. Schools of Shawinigan Falls, 5%, 1950-55.....	26,000 00	19,860 89
Town of Dolbeau, 5½%, 1945.....	20,000 00	25,399 82
City of St. Hyacinthe, 5%, 1937-49.....	20,000 00	20,000 00
Town of Montreal North, 6%, 1956.....	16,500 00	16,500 00
Town of Montreal East, 6%, 1954.....	5,000 00	5,670 63
Town of St. Michael, 6%, 1955.....	4,000 00	4,534 71
City of Hull, 5%, 1952-57.....	10,000 00	11,308 80
Township of East York, 5½%, 1938-50.....	20,500 00	20,595 15
R.C. Schools of Shawinigan Falls, 5%, 1945-55.....	32,235 59	33,092 09
Port Arthur General Hospital (guar. by City of Port Arthur), 5½%, 1955.....	25,000 00	25,000 00
Town of Montreal East, 6%, 1946.....	21,000 00	22,031 34
Town of Pointe-aux-Trembles, 6%, 1942.....	5,000 00	5,409 49
R.C. Schools of St. Clotilde, 6%, 1941.....	4,000 00	4,231 79
Town of Pointe-aux-Trembles, 6%, 1941.....	8,000 00	8,554 46
Town of New Waterford, 5½%, 1951.....	34,191 80	36,320 33
Town of East Angus, 5%, 1941.....	27,000 00	27,000 00
City of Quebec, 6%, 1939.....	25,000 00	24,357 22
City of Guelph, 5½%, 1942.....	25,000 00	24,897 44
Village of Stirling, 6%, 1949-62.....	45,000 00	43,518 50
City of Riviere du Loup, 5½%, 1938.....	12,500 00	12,977 14
Town of Bathurst, 5½%, 1952.....	15,000 00	14,708 41
City of Moose Jaw, 5%, 1934-36.....	10,000 00	9,829 61
City of Moose Jaw, 5%, 1934-39.....	999 99	999 19
Town of Fort Francis, 5%, 1934-48.....	10,397 43	10,361 54
Rural Municipal of East Kildonan, 6%, 1941.....	37,646 66	37,016 27
Town of Blind River, 5½%, 1946-58.....	13,000 00	13,411 82
County of Lanark, 5%, 1934-49.....	15,719 51	15,274 24
	77,034 98	76,525 82

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

<i>Insurance Fund—Continued</i>	Par Value	Book Value
City of Medicine Hat, 5%, 1950.....	\$5,000 00	\$4,807 95
Township of London, 5½%, 1934-50.....	13,645 26	13,950 35
Schools of Weyburn, 5%, 1934-36.....	2,000 18	2,015 41
Village of Megantic, 5%, 1936.....	3,500 80	3,576 40
Township of North York, 5½%, 1934-39.....	15,992 19	16,248 12
Town of Leamington, 5¼%, 1940.....	2,000 00	2,000 00
Town of Bridgeburg, 5½%, 1934-56.....	6,788 22	6,970 19
Town of New Toronto, 5%, 1940-44.....	25,170 03	24,375 74
Town of Almonte, 5%, 1952-60.....	29,866 21	30,146 34
Town of Eastview, 5¼%, 1940-47.....	25,400 17	25,808 75
Town of Almonte, 6%, 1940-62.....	16,054 99	16,054 99
Town of Wingham, 6%, 1934-41.....	9,533 33	9,969 80
Town of Maisonneuve, 4%, 1940.....	10,000 00	10,140 19
District of Penticton, 6%, 1942.....	5,000 00	4,872 36
District of Penticton, 6%, 1941.....	68,000 00	68,000 00
Schools of Winnipeg, 4%, 1945.....	32,000 00	28,837 57
R.C. Schools of St. Gregoire, 6%, 1955.....	100,000 00	110,077 74
Town of Montreal North, 6%, 1954.....	1,000 00	1,094 78
Town of St. Michael, 6%, 1954.....	30,000 00	32,843 53
Town of St. Michael, 6%, 1954.....	97,000 00	106,194 15
R.C. Schools of Montreal East, 5%, 1945.....	40,000 00	39,346 73
City of Calgary, 5%, 1935 and 1945.....	7,000 00	6,903 65
Town of St. Michael, 6%, 1954.....	22,000 00	24,215 38
Town of St. Michael, 6%, 1954.....	1,000 00	1,101 48
City of Edmonton, 7%, 1941.....	25,000 00	27,000 10
Protestant Schools of Sherbrooke, 5½%, 1934-38.....	15,900 60	13,657 99
City of Edmonton, 5%, 1953.....	5,840 00	5,766 67
City of Edmonton, 5½%, 1945.....	3,500 00	3,620 46
City of Edmonton, 5½%, 1946.....	60,000 00	62,233 94
Schools of Saskatoon, 5%, 1953.....	5,000 00	4,980 50
Town of Glace Bay, 5%, 1948.....	24,000 00	23,396 30
City of Hamilton, 4½%, 1939-44.....	13,000 00	12,521 84
City of Hamilton, 5%, 1943-44.....	4,000 00	3,992 15
Town of Walkerville, 5%, 1948-59.....	99,932 40	96,873 78
City of Brantford, 5%, 1950-56.....	25,000 00	25,734 99
Town of Collingwood, 5%, 1942-43.....	57,000 00	55,441 76
Town of Collingwood, 5%, 1945-46.....	25,000 00	24,093 57
Town of Farnham, 5½%, 1945-59.....	30,000 00	24,888 96
Schools of Moncton, 5%, 1950.....	25,000 00	24,888 96
City of London, 4½%, 1944.....	50,000 00	47,830 41
Town of St. Michael, 6%, 1954.....	28,000 00	31,616 01
City of Brandon, 5%, 1945.....	19,496 00	19,607 62
Town of Montreal North, 6%, 1954.....	6,000 00	6,774 84
Village of Wheatley, 5½%, 1934-60.....	46,738 92	47,959 71
Village of Wheatley, 5½%, 1934-45.....	9,444 88	9,576 50
City of Montreal, 6%, 1941.....	100,000 00	100,437 66
City of Winnipeg, 6%, 1950.....	25,000 00	24,516 47
City of Brantford, 5%, 1954-55.....	7,000 00	6,692 54
City of Brantford, 5%, 1939.....	1,000 00	960 37
City of Sherbrooke, 5%, 1957-59.....	25,000 00	24,312 34
Town of Timmins, 5½%, 1936.....	5,000 09	5,037 17
County of Peel, 5%, 1938.....	8,129 96	8,101 92
Town of Mount Forest, 5½%, 1936.....	929 12	929 12
Town of Perth, 5%, 1934.....	542 80	525 00
Town of Morrisburg, 4½%, 1934-45.....	6,873 88	6,667 12
Village of Markdale, 5%, 1937.....	2,304 40	2,299 82
City of Regina, 4½%, 1936.....	5,939 05	5,949 31
Town of New Liskeard, 5%, 1938.....	4,224 42	4,224 42
Town of Humboldt.....	41,625 28	41,625 28
Town of Battleford.....	13,710 59	13,710 59
Town of Macleod, 4%, 1974.....	29,165 76	29,165 76
Township of Teck, 6%, 1941-46.....	50,000 00	53,448 57
Town of Souris, 5%, 1941.....	11,772 35	11,655 73
Town of Bassano, 3%, 1975.....	6,785 90	6,785 90
Town of Taber, 4%, 1970.....	14,608 63	14,608 63
Town of Melfort, 8%, 1943.....	16,000 00	16,400 54
City of Red Deer, 6%, 1943.....	1,663 26	1,643 81
Town of Dauphin, 6%, 1934.....	534 63	533 50
Town of Walkerville, 5%, 1934-43.....	49,731 67	48,905 08
Township of Stamford, 5%, 1949-57.....	43,627 06	43,084 36
Township of Moore, 5½%, 1949.....	14,224 90	14,255 96
Town of Timmins, 5½%, 1959.....	20,081 54	20,453 43
Town of Birtle, 5¼%, 1949.....	13,000 00	13,000 00
Township of Scarborough, 5%, 1942-49.....	44,862 49	44,862 49
Township of Stamford, 5%, 1936-59.....	34,963 77	34,963 77
Town of Midland, 5%, 1940-49.....	9,294 19	9,294 19
Town of Capreol, 6%, 1956.....	30,000 00	31,636 54
City of Niagara Falls, 5%, 1938-43.....	4,599 24	4,572 98
Township of Nepean, 5%, 1956-61.....	14,858 11	13,384 25
Town of Renfrew, 6%, 1940-52.....	19,295 43	19,738 24
Town of Magrath, 6%, 1934-53.....	1,890 00	1,890 00
School of Raymond, 6%, 1939.....	4,000 00	4,377 91
School of Wynyard, 7%, 1943.....	6,600 00	6,871 56
Town of Leaside, 5¼%, 1949.....	62,009 90	60,016 85
Essex Border Utilities Commission, 5¼%, 1952.....	50,359 25	51,718 34
Essex Border Utilities Commission, 5¼%, 1954.....	22,116 61	22,520 17
Essex Border Utilities Commission, 5¼%, 1951.....	18,000 00	18,733 20
Essex Border Utilities Commission, 5¼%, 1956.....	50,000 00	51,279 36
Schools of Windsor, 5½%, 1948.....	38,290 37	39,619 00
City of Outlook, 5%, 1933.....	1,986 92	1,965 49
City of Swift Current, 3½%, 1937.....	21,000 00	21,000 00

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

Insurance Fund—Continued

	Par Value	Book Value
Town of Essex, 5%, 1948.....	\$11,569 17	\$11,238 55
City of Indian Head, 5%, 1946.....	10,000 00	9,637 50
Town of Chicoutimi, 4½%, 1951.....	6,470 20	6,501 96
Town of Arcola, 6%, 1939.....	5,000 00	5,261 80
City of Laval-des-Rapides, 6%, 1965.....	14,000 00	12,624 43
Town of La Tuque, 5%, 1944.....	15,000 00	14,915 23
Town of La Tuque, 5%, 1944.....	4,000 00	3,977 10
City of Swift Current, 3½%, 1937.....	6,145 77	6,145 77
City of Swift Current, 3½%, 1937.....	7,937 04	7,937 04
City of Swift Current, 3½%, 1937.....	10,914 65	10,914 65
City of Swift Current, 3½%, 1937.....	45,000 00	45,000 00
Schools of Windsor, 5½%, 1937.....	6,217 89	6,244 19
Schools of Windsor, 5½%, 1939.....	1,033 71	1,039 11
Schools of Windsor, 5½%, 1944.....	20,000 00	20,468 17
Township of Bagot, 5½%, 1956.....	32,300 00	33,413 51
Schools of Windsor, 5½%, 1940.....	14,000 00	14,000 00
Schools of Windsor, 5½%, 1953.....	1,000 00	1,012 32
Town of Estevan, 5%, 1941.....	2,312 64	2,286 29
Town of Redcliffe, 3%, 1975.....	14,019 85	14,019 85
Town of Melville, 5½%, 1958.....	3,856 30	3,856 30
Town of Watrous, 5½%, 1956.....	5,581 42	5,581 42
Town of Sandwich, 5¾%, 1959.....	37,939 50	39,157 86
	<hr/> \$14,965,222 15	<hr/> \$14,975,659 81

Sick Benefit Fund:

	Par Value	Book Value
Grand Trunk Railway, 7%, 1940.....	\$9,000 00	\$9,809 48
Province of Ontario, 5%, 1948.....	50,000 00	48,977 86
Town of Ridgetown, 4½%, 1934.....	458 25	462 06
Town of Indian Head, 5%, 1936.....	3,000 00	3,024 30
Town of Dauphin, 6%, 1939-44.....	3,789 65	3,717 74
Schools of Coteau St. Pierre, 6%, 1955.....	9,000 00	9,000 00
Town of Orillia, 5%, 1944.....	21,649 69	20,337 87
City of Prince Albert, 4%, 1966.....	15,784 86	15,784 86
City of Edmonton, 7%, 1941.....	2,000 00	2,172 06
R.C. Schools of River St. Pierre, 5½%, 1944.....	1,000 00	1,029 57
City of Lethbridge, 5½%, 1946.....	19,918 78	20,597 62
City of Brantford, 4%, 1941.....	10,000 00	9,240 85
Town of Dalhousie, 5½%, 1953.....	10,000 00	10,101 23
City of Moncton, 5%, 1953.....	10,000 00	10,114 73
City of Brantford, 4%, 1941.....	5,000 00	4,595 13
Town of Hanover, 6%, 1954-62.....	6,324 93	6,532 81
Town of Waterloo, 5½%, 1938.....	2,409 40	2,462 56
Town of Kincardine, 5½%, 1938-48.....	7,771 98	7,736 04
Town of Raymond, 5%, 1934-36.....	3,999 99	3,962 94
Town of Eastview, 5%, 1944.....	9,000 00	8,305 01
Township of East York, 5%, 1949-59.....	144,304 21	140,654 38
Township of East York, 5%, 1949-58.....	22,357 42	21,790 93
City of Winnipeg, 5%, 1942.....	25,000 00	24,223 43
Town of Lindsay, 5%, 1944 and 1946.....	6,000 00	5,843 53
Township of North York, 5%, 1944.....	7,099 61	7,099 61
County of Lanark, 5%, 1947-48.....	5,323 65	5,513 02
Town of Shoal Lake, 6%, 1934.....	329 04	325 09
Schools of Hull, 5½%, 1953.....	13,500 00	13,579 38
Town of La Salle, 5%, 1954.....	1,000 00	1,000 00
City of Edmonton, 5½%, 1947.....	4,000 00	4,119 55
R.C. Schools of Bedford, 5½%, 1949 and 1952.....	1,200 00	1,241 28
Village of Glencoe, 6%, 1942-55.....	5,000 00	4,976 24
Schools of Strathcona, 5%, 1939.....	1,000 00	1,000 00
Town of Pointe-aux-Trembles, 6%, 1953.....	9,000 00	9,786 26
City of St. Lambert, 5½%, 1954.....	1,000 00	1,044 02
City of Verdun, 5½%, 1955.....	1,000 00	1,052 09
Town of Ste. Rose, 6%, 1954.....	10,000 00	11,014 97
Town of Montreal East, 6%, 1954.....	1,000 00	1,111 02
Town of St. Pierre, 6%, 1956.....	2,000 00	2,268 24
Town of St. Michael, 6%, 1956.....	10,000 00	11,341 28
Town of Montreal East, 6%, 1955.....	1,000 00	1,132 49
Town of Pointe-aux-Trembles, 6%, 1941.....	10,808 20	11,481 05
City of Westmount, 5½%, 1940-44.....	25,000 00	24,302 28
City of Halifax, 6%, 1952.....	2,000 00	2,217 28
Town of St. Michael, 6%, 1954.....	1,000 00	1,129 12
Town of Montreal North, 6%, 1954.....	1,000 00	1,129 12
City of Brantford, 5%, 1944.....	4,000 00	3,765 85
Town of Lindsay, 5%, 1944-49.....	9,000 00	8,754 23
Village of Dundalk, 5%, 1939.....	1,650 87	1,650 87
Town of Souris, 5%, 1940.....	6,022 42	5,784 36
City of Red Deer, 6%, 1943.....	6,236 09	6,162 83
City of Jonquieres, 5½%, 1945.....	3,000 00	2,759 97
City of Jonquieres, 5½%, 1951.....	1,000 00	906 19
City of Jonquieres, 5½%, 1951.....	1,000 00	898 13
City of Swift Current, 3½%, 1937.....	17,817 46	17,817 46
Town of Melville, 5½%, 1958.....	15,351 15	15,351 15
	<hr/> \$576,107 65	<hr/> \$572,191 42

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

<i>Insurance Fund:</i>	Par Value	Book Value	Authorized Value
Town of Canora, 5%, 1932.....	\$1,146 32	\$1,139 11	\$928 52
Rural Municipality of St. James, 5½%, 1956..	46,688 01	46,688 01	36,416 65
R.C. Schools of East Windsor, 5½%, 1945....	26,500 00	26,304 95	23,585 00
Township of Sandwich East, 6½%, 1935.....	2,199 89	2,264 48	1,957 90
Schools of Ford City, 5½%, 1955.....	13,101 18	13,681 62	11,660 05
Burrard Inlet Tunnel & Bridge, 6%, 1973.....	50,000 00	55,395 08	49,000 00
Burrard Inlet Tunnel & Bridge, 5½%, 1945....	10,000 00	10,142 93	8,900 00
Schools of Radville, 6%, 1932.....	700 00	698 73	581 00
Rural Municipality of Caledonia, 5%, 1932....	1,200 00	1,195 68	960 00
Totals.....	\$151,535 40	\$157,510 59	\$133,989 12

<i>Sickness Fund:</i>	Par Value	Book Value	Authorized Value
Rural Municipality of St. James, 5½%, 1956..	\$2,911 99	\$2,911 99	\$2,271 35
Town of Qu'Appelle, 5%, 1935.....	2,666 84	2,689 17	2,426 82
Town of Greenfield Park, 5%, 1942.....	20,000 00	18,276 26	17,200 00
Totals.....	\$25,578 83	\$23,877 42	\$21,898 17

Summary

Bonds and Debentures Owned by the Society

<i>Not in Default:</i>	Par Value	Book Value
Insurance Fund.....	\$14,965,222 15	\$14,975,659 81
Sick Benefit Fund.....	576,107 65	572,191 42
	\$15,541,329 80	\$15,547,851 23

<i>In Default:</i>	Par Value	Book Value	Authorized Value
Insurance Fund.....	\$151,535 40	\$157,510 59	\$133,989 12
Sick Benefit Fund.....	25,578 83	23,877 42	21,898 17
	\$177,114 23	\$181,388 01	\$155,887 29

*CANADIAN ORDER OF ODDFELLOWS

HEAD OFFICE, TORONTO, ONT.

Organized.—June, 1852. Incorporated.—September 11th, 1882

OFFICERS

Principal Officer, George Sellar; Im. Past Grand Master, D. W. Donaldson; Deputy Grand Master, Dr. James Allen; Secretary, Robert Fleming; Treasurer, W. H. Shaw; Grand Representatives, F. M. Clark, Jas. D. Flanders.

Auditors.—W. L. Young and W. R. Day.

Actuary.—Sidney H. Pipe.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

Grand Master, George Sellar, Montreal, Que.; Im. Past Grand Master, D. W. Donaldson, Toronto, Ont.; Deputy Grand Master, Dr. James Allen, Toronto, Ont.; Grand Secretary, Robert Fleming, Toronto, Ont.; Grand Treasurer, W. H. Shaw, Toronto, Ont.; Grand Representatives, Fred M. Clark, Montreal, Que., Jas. D. Flanders, Mount Elgin, Ont.

Summary of Funds

Balances of Funds—31st December, 1933:		
Mortuary Fund.....	\$368,414 28	
Sickness Fund.....	5,134 20	
Guarantee Fund.....	500 00	
General Fund.....	230 11	
Total.....		\$374,278 59
Add Non-Ledger Assets.....		15,352 08
		\$389,630 67

*By an agreement dated June 6th, 1934, approved by the Lieutenant-Governor by Order-in-Council, the 26th day of July, 1934, the outstanding life insurance policies and mortuary and sick benefit contracts of the Canadian Order of Oddfellows were reinsured by the Empire Life Insurance Company of Toronto, Ont.

Summary of Funds—Continued

Deduct due and accrued Liabilities (except Reserve).....	\$12,725 00	
Deduct unadmitted assets.....	2,534 50	
		<u>\$15,259 50</u>
Net Balance of All Funds.....		<u>\$374,371 17</u>
Reserve as per Actuary's Report.....		<u>\$302,188 00</u>
Balance—Surplus of assets over all Liabilities and Reserve.....		<u><u>\$72,183 17</u></u>

Statement for the Year Ending 31st December, 1933**Assets***Ledger Assets*

Book value of real estate, office premises (less encumbrances).....		\$19,000 00
Mortgage loans on real estate, first mortgages.....		32,520 00
Loans and liens on policies.....		17,756 06
Book value of bonds, debentures and debenture stocks:		
Not in default.....	\$280,425 69	
In default.....	19,852 99	
		<u>\$300,278 68</u>
Cash on hand and in banks:		
On hand at Head Office.....	\$447 37	
In chartered banks of Canada in Canada.....	4,276 48	
		<u>4,723 85</u>
Total Ledger Assets.....		<u>\$374,278 59</u>

Non-Ledger Assets

Interest due and accrued.....		\$12,920 38
Collections reported, but not received by Head Office.....		2,148 23
Other Non-Ledger Assets, viz.:		
Accounts receivable.....		283 47
Total Non-Ledger Assets.....		<u>\$15,352 08</u>
Total Assets.....		<u>\$389,630 67</u>
Deduct Assets not admitted:		
Deficiency of market under book value of bonds and debentures in default...		\$2,534 50
Total Admitted Assets.....		<u><u>\$387,096 17</u></u>

Liabilities

Provision for unpaid claims, death benefits.....		\$2,725 00
Bank overdraft, loan Royal Bank.....		<u>\$10,000 00</u>
Total Liabilities (except Reserve).....		<u>\$12,725 00</u>
Net required reserve, per Actuary's report, for outstanding contracts of Mortuary Fund.....		<u><u>\$302,188 00</u></u>

Statement of Operation for Each Fund for the Year Ending 31st December, 1933**MORTUARY FUND**

(Including Building Revenue and Contingent Accounts)

Balance of Mortuary Fund, December 31st, 1932.....	\$366,661 79	
Balance in Building Revenue Account, December 31st, 1932.....	127 06	
Balance in Contingent Account, December 31st, 1932.....	167 83	
		<u>\$366,956 68</u>
Income for year:		
Mortuary Fund:		
Premiums (with extra dues, etc.).....	\$27,041 42	
Interest.....	13,741 40	
		<u>\$40,782 82</u>
Building Revenue Account:		
Rents.....	1,596 00	
		<u>42,378 82</u>
		<u>\$409,335 50</u>
Disbursements for the year:		
Mortuary Fund:		
Death claims.....	\$30,785 00	
Surrender values.....	10,588 51	
Other disbursements.....	878 47	
		<u>\$42,251 98</u>
Building Revenue Account:		
Sundry—Caretaking, \$200.00; Fuel, \$232.57; Repairs, \$12.76; Taxes, \$408.02.....	853 35	
		<u>43,105 33</u>
		<u>\$366,230 17</u>

MORTUARY FUND—Continued

Add: Borrowed money.....	\$10,000 00	
Transferred from Child Insurance.....	237 71	\$10,237 71
		\$376,467 88
		8,053 60
Deduct: Transferred to General Fund.....		\$368,414 28

SICKNESS FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....		\$4,942 06
Income for the year:		
Premiums.....	\$94 54	
Interest and rents.....	175 00	
Interest earned not paid (amortized).....	8 60	
Total Income.....		278 14
		\$5,220 20
Disbursements for the year:		
Sickness claims.....		86 00
Balance of Fund (Ledger Assets) 31st December, 1933.....		\$5,134 20

GUARANTEE FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....		\$500 00
Income for the year:		
Received from Lodges.....	\$163 50	
Received from Interest.....	27 50	
Total Income.....		191 00
		\$691 00
Deduct: Transfers to General Fund.....		191 00
Balance of Fund (Ledger Assets) 31st December, 1933.....		\$500 00

CHILD INSURANCE FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....		\$227 90
Income for the year—Contributions.....		9 81
Total Income.....		\$237 71
Deduct: Transfers to Mortuary Fund.....		237 71
Balance of Fund (Ledger Assets) 31st December, 1933.....		Nil

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....		None
Income for the year:		
Assessments, dues, fees and fines.....	\$3,063 36	
Other revenue (details) Allowance new policies.....	559 69	
Allowance, \$20 per Thousand.....	2,806 44	
Sale of Goods.....	56 01	
Sale of Charter.....	50 00	
Registration Fees.....	78 00	
Sundries.....	52 17	
Total Income.....		\$6,665 67
		\$6,665 67
Disbursements for the year:		
Head Office Expenses:		
Salaries.....	\$6,523 32	
Directors' fees.....	326 95	
Auditors' fees.....	200 00	
Actuaries' fees and expenses.....	752 00	
Travelling expenses.....	180 00	
Rents.....	800 00	
Printing and supplies.....	298 56	
Miscellaneous.....	109 50	
Total.....		\$9,190 33
Agency and Organization Expenses:		
Commissions.....	\$436 63	
Salaries.....	1,070 00	
Travelling expenses.....	21 97	
Miscellaneous.....	25 00	
Total.....		1,553 60

GENERAL FUND—Continued

<i>All Other Expenses:</i>		
Legal fees.....	\$131 49	
Medical fees.....	200 00	
Taxes and licenses.....	185 16	
Telephone, telegrams and express.....	130 60	
Agency printing and stationery.....	4 24	
Light.....	28 15	
Official publications.....	775 16	
Meeting of Supreme Body.....	1,053 94	
Miscellaneous.....	874 52	
Fraternal field service.....	552 97	
Total.....	\$3,936 23	
Total Disbursements.....		\$14,680 16
Add: Transfers from:		
Guarantee Fund.....	\$191 00	
Mortuary Fund.....	8,053 60	
		\$8,244 60
Balance of Fund (Ledger Assets) 31st December, 1933.....		\$230 11

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1932.....	1,257	\$859,863 80	2	\$1,500 00	143	\$117,250 00
New issued.....	2	1,250 00			20	11,750 00
Old revived.....	3	1,600 00			1	1,500 00
Old increased.....						250 00
Transferred to.....	1	640 00				
Totals.....	1,263	\$863,353 80	2	\$1,500 00	164	\$130,750 00
Less ceased by:						
Death.....	44	\$30,285 00			1	\$500 00
Surrender.....	37	26,860 00	1	\$1,000 00	18	18,250 00
Lapse.....	36	24,780 00			12	7,250 00
Transferred from.....	1	640 00				
Total ceased....	118	\$82,565 00	1	\$1,000 00	31	\$26,000 00
At end of 1933....	1,145	\$780,788 80	1	\$500 00	133	\$104,750 00

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1932.....	224	\$190,750 00	1,626	\$1,169,363 80	1,397	\$963,720 50
New issued.....	20	13,750 00	42	26,750 00	42	26,750 00
Old revived.....	2	3,000 00	6	6,100 00	6	6,100 00
Old increased.....				250 00		250 00
Transferred to.....			1	640 00	1	640 00
Totals.....	246	\$207,500 00	1,675	\$1,203,103 80	1,446	\$997,460 50
Less ceased by:						
Death.....			45	\$30,785 00	42	\$28,425 00
Surrender.....	17	\$14,750 00	73	60,860 00	66	54,360 00
Lapse.....	32	25,750 00	80	57,780 00	78	54,780 00
Transferred from.....			1	640 00	1	640 00
Total ceased....	49	\$40,500 00	199	\$150,065 00	187	\$138,205 00
At end of 1933.....	197	\$167,000 00	1,476	\$1,053,038 80	1,259	\$859,255 50

Miscellaneous

1. What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? Paid up policies.
2. Under what conditions as to membership, etc., are such benefits available? Death.
3. What is the nature of benefits so granted? Face value of policies.
4. Give particulars of any distribution of surplus during last three years—None.

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Reserve.....	\$302,188 00
Unpaid claims.....	2,725 00
Bank loan.....	10,000 00
	<u>\$314,913 00</u>

Assets

*Admitted Assets.....	<u>\$378,321 98</u>
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The basis of valuation—Am. (5) Table with interest at 4 per cent.

The total amount of insurance was \$1,053,038.00.

No valuation was made of the very few certificates in force in the Sickness Department.

The valuation was made by Sydney H. Pipe, Fellow of the Actuarial Society of America.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Town of Kerrobert, Sask., 6%, 1953.....	\$11,124 52	\$11,737 09
Village of Crystal Beach, Ont., 5½%, 1936.....	1,235 65	1,218 91
Town of Melfort, Sask., 6%, 1942.....	4,500 00	4,640 75
Village of St. Romauld, Que., 5%, 1939.....	5,000 00	5,030 16
City of Battleford, Sask., 5½%, 1953.....	9,733 33	10,333 77
Township of Calvert, Ont., 5½%, 1952.....	12,000 00	12,691 05
Township of Calvert, Ont., 5½%, 1955.....	7,000 00	7,357 11
Town of Vegreville, Alta., 6%, 1952.....	13,324 37	14,683 26
Township of Teck, Ont., 6%, 1940.....	4,749 09	4,938 87
Town of Dryden, Ont., 5½%, 1950.....	1,000 00	1,056 37
Rural Municipality of East Kildonan, Man., 6%, 1942.....	3,000 00	3,100 77
Rural Municipality of North Kildonan, Man., 6%, 1945.....	5,000 00	5,259 98
Town of Sydney Mines, N.S., 6%, 1941.....	2,000 00	2,098 31
Town of Drumheller, Alta., 6%, 1949.....	13,215 81	14,047 68
Township of Teck, Ont., 6%, 1949.....	18,194 02	19,825 73
Town of Glace Bay, N.S., 6%, 1950.....	22,000 00	24,499 64
Rural Municipality of Woodlea, Man., 6%, 1936.....	12,882 18	13,196 66
Town of Waterous, Sask., 5½%, 1956.....	8,828 91	8,828 91
Town of Waterous, Sask., 5½%, 1956.....	12,762 95	12,762 95
Town of East End, Sask., 6%, 1937.....	1,716 96	1,745 39
School District of East Kildonan, Man., 6%, 1945.....	2,000 00	1,920 76
School District of The Pas, Man., 6%, 1959.....	27,000 00	30,372 99
School District of North Kildonan, Man., 6%, 1962.....	5,000 00	5,434 66
School District of Denzil, Man., 6%, 1949.....	9,134 56	9,829 17
School District of Beaver Hills, Sask., 6%, 1941.....	2,521 17	2,493 96
School District of Norquay, Sask., 6%, 1947.....	3,500 00	4,003 18
School District of Falher Consolidated, Alta., 6½%, 1945.....	12,133 33	12,792 27
School District of East Kildonan, Man., 6%, 1956.....	4,500 00	4,909 77
School District of East Kildonan, Man., 6%, 1951.....	19,000 00	20,687 60
School District of Smiley Consolidated, Sask., 6%, 1950.....	3,775 98	4,076 62
Town of Sydney Mines, N.S., 5½%, 1944.....	1,000 00	1,000 00
City of Sault Ste. Marie, Ont., 5%, 1940.....	1,000 00	970 30
City of Sault Ste. Marie, Ont., 5%, 1941.....	1,400 00	1,353 24
Town of Hawkesbury, Ont., 6%, 1939.....	1,000 00	1,028 41
Town of Sydney Mines, N.S., 5½%, 1944.....	500 00	500 00
	<u>\$262,732 83</u>	<u>\$280,425 69</u>

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Town of Sandwich, Ont., 5½%, 1942.....	\$1,000 00	\$1,020 69	\$900 00
Town of Sandwich, Ont., 5½%, 1943.....	1,000 00	1,022 05	900 00
School District of Delisle Town, Sask., 5½%, 1941.....	7,509 44	7,618 69	6,833 69
School District of Smiley Consolidated, Sask., 6%, 1950.....	9,440 00	10,191 56	8,684 80
	<u>\$18,949 44</u>	<u>\$19,852 99</u>	<u>\$17,318 49</u>

*This figure contains securities not in default at book value and securities in default at authorized values approved by the Association of Superintendents of the Provinces of Canada for use by financially sound and going societies or companies. A revaluation of this society's securities on a fair market basis revealed a considerable deficit, resulting in the society effecting a reduction of insurance benefits and authorizing reinsurance of all outstanding contracts.

CANADIAN WOODMEN OF THE WORLD*

HEAD OFFICE, LONDON, ONT.

Officers.—Head Consul Commander, Clair Jarvis, London; Head Clerk, J. Manning, London; Head Banker, J. H. Saunders, London; Head Managers, H. H. McHattie, J. Clouston, H. Hass; Head Physician, J. L. Huffman, M.D., London; Head Escort, H. Durrant, Toronto; Head Watchman, N. Stauffer; Head Sentry, J. Bradford; Niagara Falls, Ont.; Past Head Consul Commander, D. Cinnamon, Lindsay, Ont.

Chief or General Agent in Ontario.—John Manning, London, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$1,971,981	Premiums—Ontario (net).....	\$190,047
Ontario insurance in force (gross)...	3,093,482	Premiums—Canada (net).....	212,585
Canadian insurance in force (gross)...	3,999,053	Premiums—Total (net).....	212,585
Total insurance in force (gross)....	3,999,053	Benefits paid—Canada (net)....	139,388
		Benefits paid—Ontario (net)....	97,778
		Total benefits paid (net).....	139,388

CATHOLIC ORDER OF FORESTERS*

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—M. J. Barry, 19 Goodwood St., Toronto, Ont.

Chief or General Agent in Ontario.—M. J. Barry, Toronto, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$29,376,691	Premiums—Ontario (net).....	\$85,257
Ontario insurance in force (gross)...	3,720,049	Premiums—Canada (net).....	308,800
Canadian insurance in force (gross)...	14,390,944	Premiums—Total (net).....	4,246,178
Total insurance in force (gross)....	113,655,057	Benefits paid—Ontario (net)....	72,212
		Benefits paid—Canada (net)....	376,578
		Total benefits paid (net).....	2,251,891

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA*

HEAD OFFICE, MONTREAL, QUEBEC

Officers.—Grand President, J. P. Landry, Truro, N.S.; Acting Grand Secretary, Mrs. C. Hopkins, Montreal.

Directors.—C. A. Pariseault, K.C., Montreal; W. J. Sutherland, Smith's Falls, Ont.; Albon Gillis, Summerside, P.E.I.

Chief or General Agent in Ontario.—Jno. F. Boland, 401 Reford Building, Toronto, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$1,466,413	Premiums—Ontario (net).....	\$41,173
Ontario insurance in force (gross)...	1,448,068	Premiums—Canada (net).....	106,864
Canadian insurance in force (gross)...	3,742,036	Premiums—Total (net).....	106,864
Total insurance in force (gross)....	3,742,036	Benefits paid—Ontario (net)....	38,447
		Benefits paid—Canada (net)....	131,602
		Total benefits paid (net).....	131,602

CIVIL SERVICE MUTUAL BENEFIT SOCIETY

OTTAWA, ONTARIO

Organized.—1872. *Incorporated.*—1893

OFFICERS

President, A. G. Kingston; Secretary, J. J. McGill; Treasurer, A. W. Grant.

Auditors.—P. E. S. Brodeur and J. M. Somerville.

Actuary.—A. D. Watson, B.A.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

One representative on the Board of Management from each Department of the Government.

*See note on page 1.

Summary of Funds

Balances of Funds—31st December, 1933:		
Mortuary Fund.....	\$135,149 84	
Total.....		\$135,149 84
Add Non-Ledger Assets.....		2,142 80
		<u>\$137,292 64</u>
Deduct due and accrued Liabilities (except Reserve).....	\$551 10	
Deduct Unadmitted Assets.....	665 59	
		<u>1,216 69</u>
Net Balance of All Funds.....		<u>\$136,075 95</u>
Reserve as per Actuary's Report.....		<u>\$103,889 00</u>
Balance—Surplus of Assets over all Liabilities and Reserve.....		<u><u>\$32,186 95</u></u>

Statement for the Year Ending 31st December, 1933

Assets

Ledger Assets

Premium loans on policies with interest accrued.....		\$700 72
Book value of bonds, debentures and debenture stocks:		
Not in default.....	\$127,302 24	
In default.....	4,475 70	
		<u>131,777 94</u>
Cash in chartered banks of Canada in Canada.....		2,671 18
Total Ledger Assets.....		<u><u>\$135,149 84</u></u>

Non-Ledger Assets

Interest accrued.....		\$2,056 67
Other Non-Ledger Assets, viz.: Assessments overdue.....		86 13
Total Non-Ledger Assets.....		<u>\$2,142 80</u>
Total Assets.....		<u>\$137,292 64</u>
Deduct Assets not admitted:		
Deficiency of market under book value of bonds and debentures in default....		\$665 59
Total Admitted Assets.....		<u><u>\$136,627 05</u></u>

Liabilities

Premiums paid in advance.....		\$51 10
Special Reserve for Contingencies.....		500 00
Total Liabilities (except Reserve).....		<u>\$551 10</u>
Net Required Reserve, per Actuary's Report, for outstanding contracts of:		
Mortuary Fund.....	\$80,624 60	
Bonuses.....	21,115 00	
Special reserve for waiver of premiums.....	2,150 00	
Total Reserve.....		<u><u>\$103,889 00</u></u>

Statement of Operations of each Fund for the Year Ending December 31st, 1933

MORTUARY FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....		\$120,718 66
Income for the year:		
Premiums (with extra dues, etc.).....	\$11,873 61	
Interest.....	6,236 10	
Profit on sale of securities.....	236 74	
Premiums on foreign exchange.....	54 40	
Total Income.....		<u>18,400 85</u>
		<u>\$139,119 51</u>
Disbursements for the year:		
Death claims.....	\$1,750 00	
Revisionary Bonuses.....	215 00	
Surrender values.....	1,363 41	
Total Disbursements.....		<u>\$3,328 41</u>
		<u>\$135,791 10</u>
Deduct: Transfers to General Fund.....		\$641 26
Balance of Fund (Ledger Assets) 31st December, 1933.....		<u><u>\$135,149 84</u></u>

GENERAL FUND

Balance of Fund (Ledger Assets) 31st, December, 1932.....	Nil
Disbursements for the year:	
<i>Head Office Expenses:</i>	
Salaries.....	\$400 00
Printing and supplies, postage.....	77 19
Total.....	\$477 19
<i>All Other Expenses:</i>	
Taxes.....	\$13 07
Licenses and filing fees.....	55 15
Rent of deposit box and Bank charges.....	95 85
Total.....	164 07
Total Disbursements.....	\$641 26
Add: Transfers from Mortuary Fund.....	\$641 26
Balance of Fund (Ledger Assets) 31st December, 1933.....	Nil

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Bonus Additions	Totals	
	No.	Amount		No.	Amount
At end of 1932.....	1,349	\$578,150 00	\$43,744 00	1,349	\$621,894 00
New issued.....	78	36,500 00	5,360 00	78	41,860 00
Old increased.....		750 00			750 00
Totals.....	1,427	\$615,400 00	\$49,104 00	1,427	\$664,504 00
Less ceased by:					
Death.....	6	\$1,750 00	\$215 00	6	\$1,965 00
Surrender.....	15	5,650 00	583 00	15	6,233 00
Total ceased.....	21	\$7,400 00	\$798 00	21	\$8,198 00
At end of 1933.....	1,406	\$608,000 00	\$48,306 00	1,406	\$656,306 00

Miscellaneous

What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? Those who have retired from the Civil Service.

Under what conditions as to membership, etc., are such benefits available? All such members may benefit.

What is the nature of benefits so granted? Cash surrender value or equivalent paid-up policy.

Give particulars of any distribution of surplus during last three years—Revisionary bonus addition of 1 per cent. per annum.

Valuation Summary, December 31st, 1933

Attained Ages	Amount of Benefits	Value of Benefits	Monthly Rates Valued	Value of Monthly Rates	Net Liability	Amount Bonus Additions	Net Liability for Bonus
20-24.....	\$ 19,250	\$ 4,497	\$ 17 54	\$ 4,113	\$ 384	\$ 223	\$ 52
25-29.....	42,000	10,678	41 59	9,486	1,102	695	179
30-34.....	53,000	15,566	58 62	12,665	2,901	2,460	727
35-39.....	117,750	38,719	142 76	29,297	9,422	7,498	2,473
40-44.....	136,250	50,950	185 80	35,569	15,381	11,043	4,145
45-49.....	95,200	40,358	151 93	26,760	13,598	8,451	3,598
50-54.....	71,250	34,331	130 71	20,709	13,622	7,538	3,641
55-59.....	43,100	23,539	86 84	12,044	11,495	5,616	3,073
60-64.....	18,050	11,052	40 16	4,755	6,297	2,609	1,600
65-69.....	7,000	4,784	17 17	1,656	3,128	1,243	849
70-74.....	2,650	1,970	7 59	596	1,374	482	359
75-79.....	650	530	2 29	129	401	157	127
80-84.....	1,450	1,259	3 95	158	1,101	261	227
85-89.....	400	361	1 04	33	328	72	65
Totals....	608,000	238,594	887 99	157,970	80,624	48,348	21,115

The above valuation was made on the following basis, namely, the National Fraternal Congress Table of Mortality and 4 per cent. interest. The monthly rates valued were less than the rates payable by the following amounts: \$200.00 certificate 4c.; \$250.00, 5c.; \$500.00, 10c. The valuation was made by A. D. Watson.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Province of Alberta, 6%, 1936	\$2,000 00	\$2,018 42
Province of Manitoba, 5½%, 1955	1,000 00	987 44
Province of Manitoba, 5½%, 1955	2,000 00	1,962 49
Province of Manitoba, 5½%, 1955	3,000 00	2,907 04
Province of Manitoba, 5½%, 1958	2,000 00	1,903 24
The Pas, Manitoba, 5%, 1936	1,000 00	993 14
Calgary Schools, 4½%, 1944	2,000 00	1,916 17
Edmonton Schools, 5%, 1953	1,000 00	1,000 00
Grand Mere School, 5%, 1952	1,000 00	1,018 18
Ottawa Separate Schools, 6%, 1962	2,000 00	2,099 37
Burrard Drydock, 5%, 1939	1,000 00	1,000 00
St. John Drydock & Shipbuilding Co., 5½%, 1939	1,000 00	1,018 98
St. John Drydock & Shipbuilding Co., 5½%, 1939	1,051 12	1,069 90
St. John Drydock & Shipbuilding Co., 5½%, 1939	1,000 00	975 11
St. John Drydock & Shipbuilding Co., 5½%, 1939	1,000 00	1,009 43
St. John Drydock & Shipbuilding Co., 5½%, 1947	1,000 00	1,044 78
St. John Drydock & Shipbuilding Co., 5½%, 1947	1,000 00	1,044 78
St. John Drydock & Shipbuilding Co., 5½%, 1949	252 42	234 98
St. John Drydock & Shipbuilding Co., 5½%, 1949	2,000 00	2,010 59
St. John Drydock & Shipbuilding Co., 5½%, 1949	2,000 00	2,042 80
St. John Drydock & Shipbuilding Co., 5½%, 1950	1,000 00	928 32
St. John Drydock & Shipbuilding Co., 5½%, 1950	1,000 00	1,033 59
St. John Drydock & Shipbuilding Co., 5½%, 1952	1,000 00	1,042 10
St. John Drydock & Shipbuilding Co., 5½%, 1952	1,000 00	1,029 36
St. John Drydock & Shipbuilding Co., 5½%, 1952	1,000 00	1,017 48
St. John Drydock & Shipbuilding Co., 5½%, 1953	1,000 00	1,012 14
St. John Drydock & Shipbuilding Co., 5½%, 1953	1,000 00	1,005 96
St. John Drydock & Shipbuilding Co., 5½%, 1953	1,000 00	1,024 13
St. John Drydock & Shipbuilding Co., 5½%, 1955	1,000 00	1,012 78
St. John Drydock & Shipbuilding Co., 5½%, 1956	2,000 00	2,099 47
St. John Drydock & Shipbuilding Co., 5½%, 1957	1,000 00	936 83
St. John Drydock & Shipbuilding Co., 5½%, 1958	4,000 00	4,081 39
Brandon, Man., 4½%, 1952	1,000 00	874 28
Buckingham, Que., 5%, 1938	1,000 00	998 01
Calgary, Alta., 5%, 1935	1,000 00	999 29
Calgary, Alta., 4½%, 1942	973 34	931 61
Carleton County, Ont., 5%, 1936	1,000 00	989 06
Carleton County, Ont., 6%, 1939	1,490 13	1,539 28
Carleton County, Ont., 6%, 1940	1,000 00	972 24
Carleton Place, Ont., 5%, 1942	900 00	887 20
Drummondville, Que., 5%, 1955	1,000 00	1,000 00
East York (Township of), Ont., 5%, 1939	1,000 00	1,000 00
Edmonton, Alta., 5½%, 1964	1,000 00	1,061 55
Edmonton, Alta., 5½%, 1945	1,000 00	1,038 89
Edmonton, Alta., 5½%, 1947	1,000 00	1,043 66
Edmonton, Alta., 4½%, 1951	1,000 00	942 14
Etobicoke (Township of), Ont., 5%, 1935	1,000 00	1,003 77
Fort William, Ont., 6%, 1950	1,000 00	1,105 51
Fort William, Ont., 5%, 1940	1,000 00	986 38
Galt, Ont., 6%, 1940	1,000 00	1,067 57
Glace Bay, N.S., 5%, 1942	1,000 00	992 85
Hamilton, Ont., 6%, 1954	1,000 00	1,005 88
Hull, Que., 4½%, 1941	1,000 00	967 36
Hull, Que., 5½%, 1952	1,000 00	1,041 43
Hull, Que., 5%, 1945	1,000 00	1,018 08
Kitchener, Ont., 5%, 1949	606 57	606 57
Kitchener, 5%, 1948	434 83	434 83
Montreal, Que., 6%, 1940	1,000 00	1,000 00
Montreal East, Que., 6%, 1954	2,000 00	2,189 49
Newmarket, Ont., 5%, 1946	1,000 00	1,019 18
Niagara Westminister, B.C., 4½%, 1941	3,000 00	2,902 09
Niagara Falls, Ont., 5½%, 1952	690 38	706 79
North Bay, Ont., 5½%, 1945	2,000 00	2,080 26
North Bay, Ont., 6%, 1962	1,000 00	993 20
North Bay, Ont., 5½%, 1939	2,000 00	2,046 09
Oshawa, Ont., 5%, 1944	2,000 00	1,966 81
Ottawa, Ont., 6%, 1939	882 18	909 19
Penticton, B.C., 6%, 1939	1,000 00	951 68
Point Grey, B.C., 6%, 1938	1,000 00	1,000 00
Regina, Sask., 5½%, 1952	2,000 00	1,965 84
Rockliffe Park, Ont., 5½%, 1950	6,070 45	6,183 29
Rockliffe Park, Ont., 5½%, 1952	2,232 70	2,232 70
Saskatoon, Sask., 5½%, 1949	1,676 47	1,641 58
Saskatoon, Sask., 6½%, 1940	1,000 00	1,076 63
Saskatoon, Sask., 5%, 1939	2,000 00	1,962 37
Sault Ste. Marie, Ont., 5½%, 1941	1,000 00	1,027 81
Seaforth, Ont., 5%, 1948	2,000 00	2,021 07
Smith Falls, Ont., 5%, 1938	2,000 00	2,000 00
Shawinigan Falls, Que., 5%, 1949	1,000 00	1,000 00
Sherbrooke, Que., 5%, 1943	500 00	490 74
St. John, N.B., 6%, 1947	1,000 00	995 43
St. Lambert, Que., 5%, 1950	1,000 00	1,000 00
St. Lambert, Que., 6%, 1938	3,000 00	3,000 00
Stratford, Ont., 5%, 1939	1,000 00	1,000 00
Sudbury, Ont., 5%, 1937	1,000 00	987 55
Three Rivers, Que., 5½%, 1964	1,000 00	1,061 55
Three Rivers, Que., 5½%, 1947	1,000 00	1,009 50
Toronto, Ont., 6%, 1947	1,000 00	1,078 86
New Toronto, Ont., 6%, 1936	1,000 00	1,026 14
Vancouver, B.C., 3½%, 1944	1,000 00	878 62
Victoria, B.C., 5½%, 1942	3,000 00	2,947 88

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Weston, Ont., 5 $\frac{1}{4}$ %, 1943.....	\$1,000 00	\$1,027 09
Winnipeg, Man., 6 %, 1940.....	1,000 00	1,028 73
Winnipeg, Man., 4 $\frac{1}{4}$ %, 1946.....	1,000 00	906 25
Essex Border Utilities, Ont., 5 $\frac{3}{4}$ %, 1948.....	1,000 00	1,000 00
	<u>\$126,760 59</u>	<u>\$127,302 24</u>

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Estevan, Man., 5 %, 1943.....	\$1,097 69	\$1,016 04	\$900 11
Sandwich West (Township of), Ont., 5 $\frac{1}{2}$ %, 1944.....	2,000 00	1,959 66	1,740 00
St. James, Man., 5 $\frac{1}{2}$ %, 1956.....	1,500 00	1,500 00	1,170 00
Total.....	<u>\$4,597 69</u>	<u>\$4,475 70</u>	<u>\$3,810 11</u>

COMMERCIAL TRAVELLERS ASSOCIATION OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, G. F. Campbell, Toronto; 1st Vice-President, D. R. McKenzie, Toronto; 2nd Vice-President, A. E. Gynn, Toronto; Treasurer, T. McQuillan, Toronto; Secretary, J. Rutherford, Toronto.

Directors.—J. H. Dodgson, J. Curtis, C. E. Fice, H. F. Tindale, H. J. H. Deedman, W. R. Madill, G. A. Henderson, W. O. Costello, J. J. Galway, A. V. Peacock, F. A. Connolly, E. H. Hender, W. L. Stern, S. Stroud, H. G. Wright, A. L. Jefferies, J. M. Taylor, F. S. Urstadt, H. N. Robertson, W. J. Hopwood, C. B. Stauffer, E. L. Pierce, F. E. Scherer, D. J. Waterous, W. Williamson, A. E. Merritt, F. L. De Wolfe, L. M. Ross, H. E. Miller, H. H. W. Nesbitt, E. B. McMaster.

Assets.....	\$3,331,520
Ontario insurance in force (gross)...	\$8,986
Canadian insurance in force (gross)...	\$10,829
Total insurance in force (gross)....	\$10,829

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net).....	\$92,467
Premiums—Canada (net).....	108,784
Premiums—Total (net).....	108,784
Benefits paid—Ontario (net)....	125,556
Benefits paid—Canada (net)....	147,712
Total benefits paid (net).....	147,712

HAMILTON FIREMAN'S BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—December 14th, 1910

OFFICERS

Chairman, Edmund Nixon; Secretary, Jas. Cochran; Treasurer, Robt. Aitchison; Assistant Treasurer, Bertram McSweeney.

Auditor.—C. H. Watson.

Actuary.—L. K. File.

GOVERNING EXECUTIVE AUTHORITY

(*As at date of filing statement*)

Edmund Nixon, Jas. Cochran, Robert Aitchison, Bertram McSweeney, K. Cassel, W. Kirkcaldy, W. Pottinger, G. Newcombe.

Statement for Year Ending 31st December, 1933

Assets

Ledger Assets

Loans and liens on policies.....	\$529 16
Book value of bonds, debentures and debenture stocks (<i>not in default</i>).....	484,152 97
Cash in chartered banks of Canada in Canada.....	3,695 23
Total Ledger Assets.....	<u>\$488,377 36</u>

Liabilities†

*See note on page 1.

†For last actuarial report, see report of business for 1927. See Insurance Act, R.S.O. 1927, c. 222, secs. 220 (4) and 234, *re* societies with membership limited to government or municipal employees.

‡Number of certificates.

Statement of Operations of Each Fund for the Year Ending 31st December, 1933

SUPERANNUATION AND BENEFIT FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$451,674 80
Income for the year:	
Assessment dues, fees and fines.....	\$23,566 64
Interest.....	23,223 82
Donations, etc.....	272 79
Profit on sale of securities.....	821 75
Total Income.....	47,885 00
	<u>\$499,559 80</u>
Disbursements for the year:	
Death claims.....	\$1,656 34
Pensions.....	8,703 78
Total Disbursements.....	10,360 12
	<u>\$489,199 68</u>
	<u>\$822 32</u>
Deduct: Transfers to General Fund.....	
Balance of Fund (Ledger Assets) 31st December, 1933.....	<u>\$488,377 36</u>

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	Nil
Disbursements for the year:	
Salaries.....	\$600 00
License.....	50 00
Insurance.....	40 00
Rents.....	25 00
Sundries.....	107 32
Total Disbursements.....	\$822 32
Transfers from Superannuation and Benefit Fund.....	\$822 32
Balance of Fund (Ledger Assets) 31st December, 1933.....	<u>Nil</u>

Schedule "C"

Bonds and Debentures Owned by the Society (not in default)

	Par Value	Book Value
Dominion of Canada, 5 %, 1941.....	\$3,000 00	\$4,839 00
Dominion of Canada, 4 %, 1952.....	2,000 00	5,100 00
Province of Alberta, 6 %, 1951.....	5,000 00	6,180 00
Province of British Columbia, 6 %, 1947.....	6,000 00	12,075 00
Province of Manitoba, 6 %, 1947.....	12,000 00	2,085 00
Province of New Brunswick, 5 ½ %, 1950.....	2,000 00	
Province of Ontario, 6 %, 1943.....	5,000 00	
Province of Ontario, 5 %, 1959.....	2,000 00	44,088 50
Province of Ontario, 4 ½ %, 1950.....	35,000 00	
Province of Ontario, 4 %, 1952.....	3,000 00	
Province of Ontario Guaranteed Hydro, 3 ½, 4, 5 %, 1952.....	15,000 00	19,087 50
Province of Ontario Guaranteed Hydro, 4 ¾ %, 1970.....	5,000 00	
Province of Saskatchewan, 6 %, 1952.....	1,000 00	7,210 00
Province of Saskatchewan, 5 %, 1958.....	7,000 00	5,301 00
City of Belleville, 6 %, 1942.....	5,000 00	8,970 00
City of Brantford, 4 %, 1951.....	10,000 00	10,275 00
City of Fort William, 6 %, 1962.....	10,000 00	
City of Hamilton, 6 %, 1939-46.....	15,000 00	
City of Hamilton, 5 ½ %, 1939-47.....	32,000 00	306,886 21
City of Hamilton, 5 %, 1939-58.....	84,500 00	
City of Hamilton, 4 ½ %, 1939-48.....	179,000 00	
City of Hamilton Separate Schools, 6 %, 1951.....	5,000 00	5,390 00
City of Montreal, 5 %, 1945.....	5,000 00	9,686 00
City of Montreal, 4 ½ %, 1947.....	2,000 00	2,215 00
City of Ottawa, 5 ½ %, 1961.....	5,000 00	5,125 00
City of Ottawa Roman Catholic Schools, 6 %, 1962.....	2,000 00	5,046 50
City of St. Catharines Hospital, 5 %, 1940.....	5,000 00	
City of Toronto, 5 ½ %, 1939-49.....	2,000 00	19,511 60
City of Toronto, 6 %, 1940-50.....	16,000 00	
Town of Burlington, 6 %, 1934-40.....	5,081 66	5,081 66
	<u>\$488,581 66</u>	<u>\$484,152 97</u>

THE HAMILTON POLICE BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—July 1st, 1893

OFFICERS

Chairman, John Duffy; Secretary, James McKay; Treasurer, David Coulter; Committee, Digby Sharpe, Charles Boecker, Wm. Manson, Albert Goddard, Wm. Davidson.

Auditors.—C. H. Watson and J. A. MacDonald.

Statement for the Year Ending 31st December, 1933

Assets

Ledger Assets

Mortgage loans on real estate, first mortgages.....	\$31,000 00
Book value of bonds, debentures and debenture stocks not in default.....	408,337 81
Cash in chartered banks of Canada in Canada.....	3,133 01
Total Ledger Assets.....	<u>\$442,470 82</u>

Liabilities†

Statement of Operations of Each Fund for the Year Ending 31st December, 1933

BENEFIT FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$413,239 74
Income for the year:	
Assessments.....	\$18,001 53
Interest and Exchange.....	21,942 40
Donations.....	320 50
Inquest fees.....	186 90
Total Income.....	<u>\$40,451 33</u>
	<u>\$453,691 07</u>
Disbursements for the year:	
Pensions.....	\$7,745 30
Death claims.....	3,000 00
Total Disbursements.....	<u>10,745 30</u>
	<u>\$442,945 77</u>
Deduct: Transfers to General Fund.....	<u>\$474 95</u>
Balance of Fund (Ledger Assets) 31st December, 1933.....	<u>\$442,470 82</u>

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	Nil
Disbursements for the year:	
Salaries.....	\$200 00
Auditors' fees.....	40 00
Printing.....	37 00
Tax on bonds.....	115 95
Miscellaneous.....	82 00
Total Disbursements.....	<u>\$474 95</u>
Add: Transfers from Benefit Fund.....	<u>\$474 95</u>
Balance of Fund (Ledger Assets) 31st December, 1933.....	<u>Nil</u>

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value
City of Hamilton, 4 $\frac{1}{2}$ %, 1947.....	\$1,000 00
City of Hamilton, 5 %, 1944.....	563 75
City of Hamilton, 4 $\frac{1}{2}$ %, 1948.....	2,000 00
City of Hamilton, 5 %, 1944.....	2,000 00
City of Hamilton, 4 $\frac{1}{2}$ %, 1946.....	2,000 00
City of Hamilton, 5 %, 1962.....	1,000 00
City of Hamilton, 5 %, 1963.....	4,000 00

†For last actuarial report, see report of business for 1931. See Insurance Act, R.S.O. 1927, c. 222, secs. 220 (4) and 234, *re* societies with membership limited to government or municipal employees.

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value
City of Hamilton, 5%, 1948.....	\$4,000 00
City of Hamilton, 5%, 1950.....	1,000 00
City of Hamilton, 5%, 1956.....	10,000 00
Township of Burford, 6%, 1944-5-6.....	5,000 00
Province of Ontario, 5%, 1948.....	1,000 00
Province of Ontario, 5½%, 1946.....	5,000 00
Province of Ontario, 4½%, 1950.....	10,000 00
Province of British Columbia, 4½%, 1948.....	4,000 00
Province of British Columbia, 5½%, 1945.....	1,500 00
Township of Barton, 5½%, 1943.....	6,500 00
City of Toronto, 5½%, 1950.....	6,000 00
Montreal Protestant School Board, 5%, 1956.....	11,000 00
Town of New Toronto, 5%, 1943-44.....	18,185 87
Town of New Toronto, 5%, 1944.....	2,309 04
City of Three Rivers, 5½%, 1947.....	10,000 00
City of Shawinigan Falls, 4½%, 1963.....	23,000 00
City of Belleville, 5%, 1960.....	10,000 00
City of Belleville, 5%, 1943.....	5,000 00
City of Regina, 4½%, 1959.....	5,000 00
Province of Saskatchewan, 5%, 1959.....	7,000 00
Province of Saskatchewan, 4½%, 1955.....	10,000 00
Province of Saskatchewan, 5%, 1958.....	8,000 00
Province of Saskatchewan, 5½%, 1952.....	25,000 00
Township of Etobicoke, 5%, 1936-56.....	5,251 82
City of Saskatoon, 4½%, 1961.....	5,000 00
City and County of St. John, N.B., 4½%, 1971.....	10,000 00
Town of Hanover, 5%, 1952-55.....	3,281 70
City of Fort William, 4½%, 1956.....	19,000 00
Province of New Brunswick, 5½%, 1950.....	14,000 00
Province of New Brunswick, 5%, 1957.....	9,000 00
Province of New Brunswick, 5%, 1963.....	19,000 00
Province of New Brunswick, 4¼%, 1955.....	4,000 00
Province of Manitoba, 5½%, 1955.....	27,000 00
Hydro-Electric Power Commission of Ontario, 3½, 4 & 5%, 1952.....	38,000 00
City of Verdun School Commission, 5%, 1968.....	15,000 00
Corporation of Point Grey, Vancouver, 5%, 1943.....	15,000 00
City of Ottawa Roman Catholic Schools, 6%, 1962.....	5,000 00
Village of Forest Hill, 5%, 1946-52.....	8,300 07
Province of Quebec, 4½%, 1963.....	5,000 00
Lethbridge Northern Irrigation District, 6%, 1951.....	10,000 00
City of Welland, 5%, 1951.....	3,000 00
Province of Alberta, 5%, 1959.....	10,000 00
	\$425,892 25
Adjustment to book value.....	17,554 44
Total.....	\$408,337 81

INDEPENDENT ORDER OF FORESTERS*

HEAD OFFICE, TORONTO, ONT.

Officers.—Supreme Chief Ranger, Frank E. Hand, Toronto; Past Supreme Chief Ranger, Victor Morin, Montreal; Supreme Vice-Chief Ranger, J. P. Murphy, San Francisco, Cal.; Supreme Secretary, John F. Lang, Toronto; Supreme Treasurer, D. W. Markham, Toronto; Supreme Physician, Dr. C. B. Dickson, Los Angeles, Cal.; Supreme Councilmen, J. J. Rossbottom, New York, N.Y.; Geo. W. Wands, Chatham, Ont.; Escar Floyd, Dallas, Texas; A. L. Jones, Minneapolis, Minn.; Supreme Counsellors, W. H. Miller, Norman Somerville, K.C., Toronto.

Assets.....\$45,976.429
 Ontario insurance in force (gross).. 28,960,538
 Canadian insurance in force (gross) 44,343,712
 Total insurance in force (gross)....131,186,280

PREMIUMS WRITTEN—CLAIMS INCURRED
 Premiums—Ontario.....\$516,893
 Premiums—Canada.....1,097,073
 Premiums—Total.....5,156,312
 Benefits paid—Ontario (net)....1,163,576
 Benefits paid—Canada (net)....1,699,079
 Total benefits paid (net).....7,304,226

JEWISH NATIONAL WORKERS' ALLIANCE OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—M. L. Brown, 159 Craig St., Montreal, Que.
Chief or General Agent in Ontario.—M. Kramer, 491 Euclid Ave., Toronto.

Assets.....\$435,867
 Ontario insurance in force (gross).. 127,000
 Canadian insurance in force (gross) 283,800
 Total insurance in force (gross).... 3,218,398

PREMIUMS WRITTEN—CLAIMS INCURRED
 Premiums—Ontario (net).....\$5,715
 Premiums—Canada (net).....8,848
 Premiums—Total.....113,975
 Benefits paid—Ontario (net)....1,238
 Benefits paid—Canada (net)....1,813
 Total benefits paid (net).....45,769

*See note on page 1.

KNIGHTS OF COLUMBUS*

HEAD OFFICE, NEW HAVEN, CONNECTICUT

Principal Office in Canada, London, Ont.

Manager or Chief Executive Officer in Canada.—Dr. Claude Brown, London, Ont.*Chief or General Agent in Ontario.*—A. B. Collins, 8 Campbell St., Belleville, Ont.

Assets.....	\$40,792,400
Ontario insurance in force (gross)...	2,231,589
Canadian insurance in force (gross)...	16,892,913
Total insurance in force (gross).....	278,375,091

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$33,551
Premiums—Canada (net).....	252,173
Premiums—Total (net).....	6,046,997
Benefits paid—Ontario (net).....	10,900
Benefits paid—Canada (net).....	111,304
Total benefits paid (net).....	2,941,704

LONDON POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Organized.—January 1st, 1887. *Incorporated.*—January 21st, 1895

OFFICERS

Principal Officer, Robt. Fraleigh; Secretary, Philip W. Harpur; Treasurer, W. H. Down;
 Mervyn Coxworth, Trustee; John Ayres, Trustee; Jas. S. Bell, Trustee.
Auditors.—Wm. J. Saunders, Thos. Bolton, London, Ont.

Statement for the Year Ending 31st December, 1933

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks not in default.....	\$266,053 22
Cash in chartered banks of Canada in Canada.....	11,859 59
Total Ledger Assets.....	<u>\$277,912 81</u>

Liabilities†

Statement of Operations of Each Fund for the Year Ending 31st December, 1933

BENEFIT FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$265,716 31
Income for the year:	
Assessments.....	\$7,531 66
Interest.....	13,484 54
Donations.....	50 00
Profit on matured debentures.....	87 10
Total Income.....	<u>\$21,153 30</u>
	<u>\$286,869 61</u>
Disbursements for the year:	
Pensions.....	\$4,629 12
Death benefits.....	4,235 44
Total Disbursements.....	<u>8,864 56</u>
	<u>\$278,005 05</u>
Deduct: Transfers to General Fund.....	<u>\$92 24</u>
Balance of Fund (Ledger Assets) 31st December, 1933.....	<u><u>\$277,912 81</u></u>

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	Nil
Disbursements for the year:	
General expenses.....	<u>\$92 24</u>
Add: Transfers from Benefit Fund.....	<u>\$92 24</u>
Balance of Fund (Ledger Assets) 31st December, 1933.....	<u><u>Nil</u></u>

*See note on page 1.

†For last actuarial report see report of business for 1927. See Insurance Act, R.S.O., 1927, c. 222, secs. 220 (4) and 234 *re* societies with membership limited to government or municipal employees.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
City of London, 5%, 1934.....	\$2,000 00	\$2,000 00
City of London, 5%, 1935.....	3,000 00	3,000 00
City of Windsor, 5½%, 1936.....	7,787 07	7,389 92
City of London, 5%, 1936.....	3,000 00	3,000 00
Huron & Erie Debentures, 4½%, 1936.....	5,000 00	5,000 00
Huron & Erie Debentures, 5%, 1936.....	7,000 00	7,000 00
Town of Preston, 5%, 1937.....	2,000 00	2,000 00
City of London, 5%, 1937.....	3,000 00	3,000 00
Western Fair, 5%, 1938.....	7,000 00	6,855 10
Town of Preston, 5%, 1938.....	2,000 00	2,000 00
City of London, 5%, 1938.....	3,000 00	3,000 00
City of London, 5%, 1938.....	10,000 00	10,000 00
District of Penticton, 6%, 1939.....	5,000 00	4,472 50
Town of Preston, 5%, 1939.....	2,000 00	2,000 00
City of London, 5%, 1939.....	3,000 00	3,000 00
City of London, 5%, 1939.....	1,000 00	1,000 00
Dominion of Canada, 4½%, 1940.....	5,000 00	4,862 50
City of London, 6%, 1940.....	3,000 00	3,202 20
City of London, 5%, 1940.....	14,000 00	14,000 00
Town of Preston, 5%, 1940.....	2,000 00	2,000 00
City of London, 5%, 1940.....	3,000 00	3,000 00
Town of Preston, 5%, 1941.....	1,000 00	1,000 00
City of London, 5%, 1941.....	3,000 00	3,000 00
City of London, 5%, 1942.....	7,000 00	7,000 00
City of London, 5%, 1942.....	3,000 00	3,000 00
City of London, 5½%, 1942.....	10,000 00	10,000 00
Province of Ontario, 6%, 1943.....	5,000 00	5,000 00
City of London, 5%, 1943.....	7,000 00	7,000 00
City of London, 5%, 1944.....	7,000 00	7,000 00
City of London, 5%, 1944.....	5,000 00	5,000 00
City of London, 5%, 1945.....	8,000 00	8,000 00
City of London, 5%, 1945.....	5,000 00	5,000 00
City of London, 5%, 1946.....	6,000 00	6,000 00
City of London, 6%, 1949.....	4,000 00	4,000 00
City of London, 5%, 1950.....	5,000 00	5,000 00
City of London, 6%, 1950.....	3,000 00	3,000 00
City of London, 5%, 1951.....	5,000 00	5,000 00
City of Edmonton, 5½%, 1953.....	11,000 00	10,780 00
Province of Saskatchewan, 4½%, 1955.....	10,000 00	8,736 00
Dominion Conversion, 4½%, 1959.....	30,000 00	30,855 00
Dominion of Canada, 5½%, 1934.....	1,000 00	
Dominion of Canada, 5½%, 1934.....	500 00	
Province of Ontario (Interest Certificates), 4½%, 1950.....	10,000 00	9,900 00
City of London (Cash on deposit for bonus), 5%.....	30,000 00	30,000 00
Total.....	\$269,287 07	\$266,053 22

LUTHERAN BROTHERHOOD*

HEAD OFFICE, MINNEAPOLIS, MINN.

Manager or Chief Executive Officer in Canada.—Rev. E. Schmok, 460 Main St., Winnipeg, Man.

Assets.....	\$4,198,809
Ontario insurance in force (gross)...	104,500
Canadian insurance in force (gross).....	525,250
Total insurance in force (gross)....	37,395,763

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$2,700
Premiums—Canada (net).....	15,885
Premiums—Total (net).....	1,389,822
Benefits paid—Ontario (net).....	25
Benefits paid—Canada (net).....	815
Benefits paid—Total (net).....	631,111

LUTHERAN MUTUAL AID SOCIETY*

HEAD OFFICE, WAVERLY, IOWA

Manager or Chief Executive Officer in Canada.—J. Popp, 905 Confederation Life Building, Winnipeg, Man.

Chief or General Agent in Ontario.—A. F. Hackbusch, 66 Catharine St., Hamilton, Ont.

Assets.....	\$4,727,361
Ontario insurance in force (gross)...	80,632
Canadian insurance in force (gross).....	486,912
Total insurance in force (gross)....	30,009,304

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$2,769
Premiums—Canada (net).....	16,075
Premiums—Total (net).....	1,094,344
Benefits paid—Ontario (net).....	533
Benefits paid—Canada (net).....	3,921
Benefits paid—Total (net).....	551,044

*See note on page 1.

THE MACCABEES*

HEAD OFFICE, DETROIT, MICHIGAN

Principal Office in Canada, Windsor, Ont.

Manager or Chief Executive Officer in Canada.—Mabel Blake, Windsor, Ont.*Chief or General Agent in Ontario.*—Mabel Blake, Windsor, Ont.

Assets.....	\$47,316,453
Ontario insurance in force (gross)...	3,053,961
Canadian insurance in force (gross)...	6,280,435
Total insurance in force (gross)....	166,946,262

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$127,891
Premiums—Canada (net).....	243,827
Premiums—Total (net).....	6,974,802
Benefits paid—Ontario (net).....	91,743
Benefits paid—Canada (net).....	142,412
Total benefits paid (net).....	7,353,505

THE NATIONAL FRATERNAL SOCIETY OF THE DEAF*

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. T. Shilton, 202 Dalhousie St., Toronto, Ont.*Chief or General Agent in Ontario.*—J. T. Shilton, 202 Dalhousie St., Toronto, Ont.

Assets.....	\$1,669,913
Ontario insurance in force (gross)...	150,195
Canadian insurance in force (gross)...	150,195
Total insurance in force (gross)....	5,136,442

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$3,948
Premiums—Canada (net).....	3,948
Premiums—Total (net).....	134,699
Benefits paid—Ontario (net).....	1,375
Benefits paid—Canada (net).....	1,375
Benefits paid—Total (net).....	78,238

ONTARIO COMMERCIAL TRAVELLERS ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Organized.—December 23rd, 1876. *Incorporated.*—September 13th, 1880

OFFICERS

President, A. A. Morrison; 1st Vice-President, D. S. McGugan; 2nd Vice-President, A. S. Sippi; Secretary, Geo. T. Hair; Treasurer, F. E. Harley; Trustee, C. W. Nicholls.

Auditors.—A. G. Calder, F.C.A., J. W. Westervelt, C.A.*Actuary.*—J. D. Buchanan, B.A., F.A.S.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

President, A. A. Morrison, London, Ont.; Secretary, Geo. T. Hair, London, Ont.; Treasurer, F. E. Harley, London, Ont.

Summary of Funds

Balances of Funds—31st December, 1933:

Mortuary Fund.....	\$983,011 05
Add Non-Ledger Assets.....	33,014 71
	<u>\$1,016,025 76</u>
Deduct due and accrued Liabilities (except Reserve).....	\$4,462 43
Deduct Unadmitted Assets.....	351 51
	<u>4,813 94</u>
Net Balance of All Funds.....	<u>\$1,011,211 82</u>
Reserve as per Actuary's Report.....	\$777,604 04
Balance—Surplus of Assets over all Liabilities and Reserve.....	<u>\$233,607 78</u>

Statement for the Year Ending 31st December, 1933

Assets

Ledger Assets

Mortgage loans on real estate, first mortgages.....	\$480,294 48
Amortized book value of bonds, debentures and debenture stocks:	
Not in default.....	\$477,403 37
In default.....	18,219 77
	<u>495,623 14</u>
Cash in Ontario Loan and Debenture Co.....	7,093 43
Total Ledger Assets.....	<u>\$983,011 05</u>

*See note on page 1.

Non-Ledger Assets

Interest accrued.....	\$33,014 71
Total Non-Ledger Assets.....	\$33,014 71
Total Assets.....	\$1,016,025 76
Deduct Assets not admitted:	
Deficiency of market under book value of bonds and debentures in default....	\$351 51
Total Admitted Assets.....	\$1,015,674 25

Liabilities

Provision for unpaid claims:		\$3,391 00
Death benefits.....		820 00
Other liabilities due and accrued—Salaries.....		
Special Reserve for Contingencies:		
Relief.....	\$34 06	
Special Donations.....	217 37	
		251 43
Total liabilities (except Reserve).....		\$4,462 43
Net required reserve, per Actuary's report, for outstanding contracts of:		
Mortuary Fund.....		\$777,604 04

Statement of Operations of Each Fund for the Year Ending 31st December, 1933**MORTUARY FUND**

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$954,048 97
Income for the year:	
Premiums (with extra dues, etc.).....	\$25,816 00
Interest and rents.....	42,952 50
Profit on sale of securities.....	3,688 19
Total Income.....	72,456 69
	\$1,026,505 66
Disbursements for the year:	
Death claims.....	28,285 00
	\$998,220 66
Deduct Transfers to General Fund.....	\$15,209 61
Balance of Fund (Ledger Assets) 31st December, 1933.....	\$983,011 05

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	Nil
Disbursements for the year:	
<i>Head Office Expenses:</i>	
Salaries.....	\$5,249 00
Auditors' fees.....	600 00
Actuaries' fees and expenses.....	460 00
Travelling expenses.....	228 70
Rents.....	1,080 00
Printing and supplies.....	749 27
Miscellaneous—L. & W. T. Co. Compensation.....	1,621 21
Total.....	\$9,988 18
<i>Agency and Organization Expenses:</i>	
Salaries.....	329 00
<i>All Other Expenses:</i>	
Advertising.....	\$21 60
Legal fees.....	5 00
Taxes and licenses.....	204 72
Telephone, telegrams and express.....	85 31
Light and water.....	22 15
Donations.....	891 09
Hon. Membership.....	10 00
Relief Fund.....	2,000 00
Miscellaneous.....	1,652 56
Total.....	4,892 43
	\$15,209 61
Add: Transfers from Mortuary Fund.....	\$15,209 61
Balance of Fund (Ledger Assets) 31st December, 1933.....	Nil

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums	
	No.	Amount
At end of 1932.....	2,693	\$1,609,868 00
New issued.....	73	13,612 00
Old increased.....		40,654 00
Totals.....	2,766	\$1,664,134 00
Less ceased by:		
Death.....	45	\$26,059 00
Lapse.....	190	89,993 00
Total ceased.....	235	\$116,052 00
At end of 1933.....	2,531	\$1,548,082 00

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Present value of sums assured.....	\$979,065 30
Due and accrued liabilities.....	4,462 43
Excess of assets over liabilities.....	234,435 29
	<u>\$1,217,963 02</u>

Assets

Present value of future premiums.....	\$201,461 26
Other Assets.....	1,016,501 76
	<u>\$1,217,963 02</u>

Ratio of assets to liabilities was 123.84 per cent.

The basis of valuation was the British Offices Ultimate Table OM (5) with interest at 3½ per cent.

The amount of insurance valued was \$1,548,082.00.

The valuation was made as at December 31st, 1933, by J. D. Buchanan, B.A., Fellow of the Actuarial Society of America.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dominion of Canada, 5%, 1941.....	\$30,000 00	\$29,760 00
Dominion of Canada, 4½%, 1957.....	25,000 00	24,220 00
Province of Ontario, 5½%, 1947.....	10,000 00	9,628 12
Province of Alberta, 5½%, 1947.....	10,000 00	10,543 54
Province of Saskatchewan, 4½%, 1955.....	10,000 00	9,648 00
Province of New Brunswick, 5½%, 1952.....	10,000 00	9,493 32
Canadian National Railways, 5%, 1969.....	10,000 00	10,000 00
Canadian National Railways, 4½%, 1956.....	30,000 00	29,469 21
Canadian National Railways, 4½%, 1956.....	20,000 00	19,845 19
Canadian National Railways, 4½%, 1954.....	13,000 00	12,886 23
Hydro-Electric Power Commission, 4¾%, 1970.....	10,000 00	10,161 89
Hydro-Electric Power Commission, 3½-4-5%, 1952.....	27,500 00	23,859 59
City of Port Arthur, Ont., 5%, 1937-38.....	35,000 00	35,310 36
City of London, Ont., 4½%, 1943.....	5,000 00	4,666 62
City of Brandon, Man., 5½%, 1939.....	12,000 00	11,605 08
Town of Glace Bay, N.S., 6%, 1950.....	10,000 00	9,456 24
City of Cranbrook, B.C., 6½%, 1940.....	5,000 00	4,863 96
City of New Westminster, B.C., 6%, 1945.....	5,000 00	5,000 00
City of London, Ont., 5½%, 1941-42.....	10,000 00	10,102 00
City of Sydney, N.S., 5½%, 1954.....	24,000 00	24,000 00
City of Fort William, Ont., 5%, 1944.....	5,000 00	4,940 00
City of Calgary, Alta., 5½%, 1954.....	5,000 00	5,000 00
City of Edmonton, Alta., 5½%, 1952.....	13,500 00	13,408 38
District of Penticton, B.C., 6%, 1960.....	2,000 00	2,048 26
City of Edmonton, Alta., 5½%, 1945.....	4,500 00	4,513 54
City of Moose Jaw, Sask., 5%, 1953.....	5,000 00	4,895 18
Township of East York, Ont., 5½%, 1947.....	10,000 00	10,334 69
Town of New Toronto, Ont., 6½%, 1938.....	4,000 00	4,160 00
City of Montreal, Que., 4%, 1948.....	14,112 00	12,765 67
City of Sarnia, Ont., 5%, 1941.....	10,000 00	9,889 37
Township of Stamford, Ont., 5%, 1943-4-5.....	14,157 46	13,997 23
Town of New Waterford, N.S., 5½%, 1949.....	10,000 00	10,000 00
Township of East York, Ont., 5%, 1958.....	5,000 00	4,873 59
Township of East York, 5%, 1938.....	10,000 00	9,927 76
City of Three Rivers, Que., 5½%, 1947.....	10,000 00	10,085 56
Township of Scarborough, Ont., 5%, 1941.....	5,000 00	5,000 00
City of Saskatoon, Sask., 5%, 1950.....	5,000 00	4,978 75

Schedule "C"—Continued

Bond and Debenture Owned by the Company (*not in default*)

	Par Value	Book Value
City of London, Ont., 4 1/2 %, 1947.....	\$10,000 00	\$10,010 31
City of London, Ont., 5 %, 1947.....	5,000 00	4,956 24
City of London, Ont., 5 %, 1943.....	4,000 00	3,990 90
County of Northumberland, N.B., 5 %, 1956.....	10,000 00	8,706 25
City of Montreal, Que., 4 1/2 %, 1948.....	15,000 00	14,402 34
	<u>\$487,769 46</u>	<u>\$477,403 37</u>

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Town of Riverside, Ont., 6 1/2 %, 1932.....	\$3,654 93	\$2,375 70	\$2,192 96
Town of Riverside, Ont., 5 1/2 %, 1932-43.....	9,375 50	6,094 07	5,625 30
Town of Ford City (East Windsor), Ont., 6 %, 1942-44.....	15,000 00	9,750 00	10,050 00
Total.....	<u>\$28,030 43</u>	<u>\$18,219 77</u>	<u>\$17,868 26</u>

GRAND ORANGE LODGE OF BRITISH AMERICA*

HEAD OFFICE, TORONTO, ONTARIO

Officers.—President, J. Starr Tait; Vice-President, J. J. Williams, M.D.; Secretary-Treasurer, T. H. Bell, M.P.P.

Directors.—Lieut.-Col. T. A. Kidd, M.P.P.; J. J. Williams, M.D.; Major J. C. Boylen, James Harper, J. Starr Tait.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets.....	\$1,247,527	Premiums—Ontario (net)..... \$71,460
Ontario insurance in force (gross).....	2,625,515	Premiums—Canada (net)..... 95,182
Canadian insurance in force (gross).....	3,506,045	Premiums—Total (net)..... 96,139
Total insurance in force (gross).....	3,534,045	Benefits paid—Ontario (net)..... 59,162
		Benefits paid—Canada (net)..... 79,192
		Benefits paid—Total (net)..... 79,192

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND

HEAD OFFICE, OTTAWA, ONTARIO

Incorporated.—1917

OFFICERS

President, Stanley Lewis; Secretary, J. J. O'Kelly; Treasurer, F. G. Kennedy. S. B. Blackler, S. Orange, G. P. Gordon.

Auditors.—Milne, Steele & Company, C.A.

GOVERNING EXECUTIVE AUTHORITY

(*as at date of filing statement*)

S. Lewis, Ottawa, Ont.; J. J. O'Kelly, Ottawa, Ont.; S. B. Blackler, Ottawa, Ont.; G. P. Gordon, Ottawa, Ont.; R. Plant, Ottawa, Ont.; N. Bordleau, Ottawa, Ont.; S. Orange, Ottawa, Ont.; L. Pichette, Ottawa, Ont.; E. Chatterton, Ottawa, Ont.

Statement for Year Ending 31st December, 1933

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks not in default.....	\$367,278 77
Cash in chartered banks of Canada in Canada.....	42,149 74
Total Ledger Assets.....	<u>\$409,428 51</u>

Non-Ledger Assets

Interest accrued.....	\$5,417 08
Total Admitted Assets.....	<u>\$414,845 59</u>

Liabilities†

*See note on page 1.

†For last actuarial report see next page. See Insurance Act, R.S.O. 1927, c. 222, sec. 220 (4), and sec. 234, re societies with membership limited to government or municipal employees.

Statement of Operations of Each Fund for the Year Ending December 31st, 1933

SUPERANNUATION AND BENEFIT FUND

Balance of Fund (Ledger Assets), 31st December, 1932.....	\$359,641 61
Income for the year:	
Interest and premium on New York Funds.....	\$19,601 12
Pay roll contributions.....	22,459 00
Grants—City of Ottawa.....	7,000 00
Profit on sale of investments.....	5,228 32
	<u>54,288 44</u>
Total Income.....	\$413,930 05
Disbursements for the year:	
Superannuation payments to firemen.....	2,649 84
	<u>\$411,280 21</u>
Deduct: Transfer to General Fund.....	1,851 70
Balance of Fund (Ledger Assets) 31st December, 1933.....	<u>\$409,428 51</u>

GENERAL FUND

Balance of Fund (Ledger Assets), 31st December, 1932.....	Nil
Disbursements for the year:	
Head Office Expense:	
Salaries.....	\$450 00
Actuaries' fees and expenses.....	1,210 00
Travelling expenses.....	57 61
Printing and supplies.....	37 66
Miscellaneous.....	96 43
Total Disbursements.....	<u>\$1,851 70</u>
Add: Transfer from Superannuation and Benefit Fund.....	1,851 70
Balance of Fund (Ledger Assets) 31st December 31st, 1933.....	<u>Nil</u>

ACTUARIAL VALUATION

as at December 31st, 1932

Reserve for pensions payable.....	\$22,267 05
Reserve for pensions and retiring allowances payable in the future.....	606,978 87
Reserve for death benefits.....	52,240 44
Return of contributions to members retiring in good health.....	1,315 27
Provision for future expenses.....	3,000 00
Surplus.....	376 39
	<u>\$686,178 02</u>

Assets

Present value of future contributions:	
Members.....	\$258,855 45
City.....	62,236 46
	<u>\$321,091 91</u>
Securities, cash and accrued interest.....	365,086 11
	<u>\$686,178 02</u>

Schedule "C"

Bonds and Debentures Owned by the Society (not in default)

	Par Value	Book Value
City of Ottawa, 4%, 1939.....	\$3,000 00	\$3,000 00
City of Ottawa, 5%, 1939.....	503 66	503 66
City of Ottawa, 5%, 1940.....	778 83	778 83
City of Ottawa, 5%, 1941.....	567 76	567 76
City of Ottawa, 5%, 1942.....	1,371 13	1,371 13
City of Ottawa, 5%, 1943.....	689 67	689 67
City of Ottawa, 4½%, 1943.....	1,946 67	1,946 67
City of Ottawa, 5%, 1944.....	524 13	524 13
City of Ottawa, 5%, 1945.....	1,375 33	1,375 33
City of Ottawa, 5%, 1946.....	265 87	265 87
City of Hamilton, 5%, 1942.....	12,000 00	12,000 00
City of Montreal, 5%, 1945.....	20,000 00	19,450 00
City of Vancouver, 5%, 1970.....	10,000 00	9,050 00
Town of New Toronto, 5%, 1940.....	2,000 00	1,939 60
Town of New Toronto, 5%, 1942.....	7,000 00	6,776 70
Town of New Toronto, 5%, 1943.....	3,000 00	2,899 20
Province of British Columbia, 6%, 1947.....	20,000 00	19,875 00
Province of British Columbia, 5%, 1954.....	10,000 00	9,300 00
Province of Manitoba, 6%, 1947.....	25,000 00	25,125 00
Province of Ontario, 5%, 1948.....	30,000 00	30,096 29
Province of Alberta, 4½%, 1960.....	40,000 00	38,300 00
Province of New Brunswick, 5%, 1960.....	8,000 00	8,000 00
Province of New Brunswick, 5%, 1963.....	4,000 00	4,000 00
Hydro-Electric Power Commission, 6%, 1940.....	40,000 00	43,300 00
Ontario Hydro-Electric Power Commission, 3½%, 4%, 5%, 1952..	49,000 00	45,325 00
Hydro-Electric Power Commission, 4%, 1957.....	5,000 00	4,196 43
Dominion of Canada, 4½%, 1944.....	3,000 00	3,000 00
Dominion of Canada, 5%, 1943.....	10,000 00	10,000 00
Canadian National Railway, 4½%, 1957.....	64,000 00	63,622 50
Total.....	<u>\$373,023 05</u>	<u>\$367,278 77</u>

OTTAWA POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, OTTAWA, ONTARIO

Incorporated.—Statutes of Ontario, 1926, Chap. 120

OFFICERS

Principal Officer, Reginald J. Axcell; Secretary, John Barlow; Treasurer, Emile Joliat; Charles Clark, Trustee; Douglas Lee, Trustee.

Auditors.—Arthur A. Crawley & Company. Actuary, A. B. Wickes.

GOVERNING EXECUTIVE AUTHORITY

(As at date of filing statement)

Edward J. Daly, Judge, County of Carleton; Glenn E. Strike, Police Magistrate, Ottawa; Patrick J. Nolan, Mayor of Ottawa.

SUMMARY OF FUNDS

Balances of Funds, 31st December, 1933:		
Superannuation and Benefit Fund.....	\$348,873	60
General Fund.....	522	28
Total.....		\$349,395 88
Add Non-Ledger Assets.....		5,806 48
		<u>\$355,202 36</u>
Deduct Unadmitted Assets.....		667 79
Net Balance of All Funds.....		<u>\$354,534 57</u>

Statement for Year Ending 31st December, 1933

Assets

Ledger Assets

Mortgage loans on real estate, first mortgages.....		\$7,000 00
Amortized book value of bonds, debentures and debenture stocks:		
Not in default.....	\$333,809	77
In default.....	4,967	79
		<u>338,777 56</u>
Cash in chartered banks of Canada in Canada.....		3,618 32
Total Ledger Assets.....		<u>\$349,395 88</u>

Non-Ledger Assets

Interest accrued.....		\$5,756 48
Other Non-Ledger Assets, viz.:		
Accounts receivable.....		50 00
Total Non-Ledger Assets.....		<u>\$5,806 48</u>
Total Assets.....		<u>\$355,202 36</u>
Deduct Assets not admitted:		
Deficiency of market under book value of bonds and debentures in default...		\$667 79
Total Admitted Assets.....		<u>\$354,534 57</u>

Liabilities†

Statement of Operations of Each Fund for the Year Ending December 31st, 1933

SUPERANNUATION AND BENEFIT FUND

Balance of Fund (Ledger Assets), 31st December, 1932.....		\$322,657 63
Income for the year:		
Assessments.....	\$27,683	56
Interest.....	14,792	38
Profit on bond sales.....	2,617	33
Premium on U.S. Funds.....	729	46
Miscellaneous.....	27	35
		<u>45,850 08</u>
Total Income.....		<u>\$368,507 71</u>

†For last actuarial valuation see report of business for 1931. A current valuation is in course of preparation. See Insurance Act, R.S.O. 1927, c. 222, sec. 220 (4) and sec. 234, re societies with membership limited to government or municipal employees.

SUPERANUATION AND BENEFIT FUND—Continued

Disbursements for the year:		
Pensions.....	\$12,773	29
Retiring allowances.....	1,700	48
Death benefits.....	4,160	34
Total Disbursements.....		\$18,634 11
		\$349,873 60
Deduct: Transfers to General Fund.....		\$1,000 00
Balance of Fund (Ledger Assets), 31st December, 1933.....		\$348,873 60

GENERAL FUND

Balance of Fund (Ledger Assets), 31st December, 1932.....		Nil
Disbursements for the year:		
<i>Head Office Expenses:</i>		
Salaries.....	\$150	00
Auditors' fees.....	50	00
Printing and supplies.....	8	00
Miscellaneous.....	30	00
Total.....		\$238 00
<i>All Other Expenses:</i>		
Legal fees.....	\$100	00
Taxes and licenses.....	139	72
Total.....		239 72
Total Disbursements.....		\$477 72
Add: Transfers from Benefit Fund.....		\$1,000 00
Balance of Fund (Ledger Assets), 31st December, 1933.....		\$522 28

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Province of Alberta, 4 ½ %, 1957.....	\$10,000 00	\$9,811 80
Province of Alberta, 4 ½ %, 1956.....	20,000 00	19,534 21
Province of Alberta, 4 ½ %, 1958.....	5,000 00	4,836 42
Province of British Columbia, 4 ½ %, 1969.....	10,000 00	9,561 53
Province of British Columbia, 6 %, 1947.....	5,000 00	4,981 24
Province of British Columbia, 5 %, 1953.....	15,000 00	14,151 91
Province of Manitoba, 6 %, 1947.....	5,000 00	5,045 44
Province of Manitoba, 5 ½ %, 1955.....	10,000 00	9,616 18
Province of Manitoba, 5 ½ %, 1958.....	20,000 00	18,934 50
Province of New Brunswick, 5 ½ %, 1952.....	5,000 00	5,071 11
Province of New Brunswick, 5 %, 1963.....	20,000 00	20,000 00
Province of Nova Scotia, 4 ½ %, 1961.....	5,000 00	4,987 63
Province of Nova Scotia, 4 ½ %, 1960.....	30,000 00	29,725 80
Province of Ontario, 4 %, 1953.....	10,000 00	9,560 78
Province of Ontario, 5 ½ %, 1946.....	5,000 00	4,865 68
Province of Ontario, 4 %, 1965.....	5,000 00	4,610 84
Province of Saskatchewan, 4 ½ %, 1955.....	10,000 00	9,945 83
Province of Saskatchewan, 5 %, 1958.....	10,000 00	8,965 75
Canadian National Railway Co., 5 %, 1954.....	30,000 00	30,203 34
Canadian National Railway Co., 5 %, 1969.....	4,000 00	4,000 00
Canadian National Railway Co., 5 %, 1969.....	10,000 00	9,932 76
Canadian National Railway Co., 4 ¾ %, 1955.....	10,000 00	9,871 04
Temiskaming and Northern Ontario Railway, 4 %, 1968.....	10,000 00	9,721 92
Hydro-Electric Power Commission of Ontario, 3 ½ %, 1952.....	4,500 00	4,500 00
Hydro-Electric Power Commission of Ontario, 4 ¾ %, 1970.....	15,000 00	14,816 04
Township of Gloucester, 6 %, 1938.....	650 58	650 58
City of Ottawa, 4 ½ %, 1962.....	5,000 00	4,921 89
Town of Kenora, 5 %, 1951.....	5,000 00	5,037 50
Town of Kenora, 5 %, 1952.....	5,000 00	5,038 50
City of Hull, 5 %, 1954.....	4,000 00	3,953 38
City of Hull, 5 %, 1936.....	1,000 00	995 57
City of Toronto, 5 %, 1950.....	5,000 00	5,000 00
City of Toronto, 4 ½ %, 1956.....	2,000 00	1,973 53
City of Toronto, 4 ½ %, 1953.....	5,000 00	4,935 00
City of Toronto, 4 ½ %, 1961.....	5,000 00	5,000 00
City of Toronto, 4 ½ %, 1961.....	5,000 00	4,577 31
City of Toronto, 5 ½ %, 1950.....	5,000 00	4,899 44
Ottawa Valley Power Company, 5 ½ %, 1970.....	5,000 00	4,781 34
McLaren-Quebec Power Company, 5 ½ %, 1961.....	5,000 00	4,794 58
Total.....	\$341,150 58	\$333,809 77

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Township of Sandwich West, 5 ½ %, 1937.....	\$5,000 00	\$4,967 79	\$4,300 00

SUPREME COUNCIL OF THE ROYAL ARCANUM*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Lyman Lee, K.C., Hamilton, Ont.*Chief or General Agent in Ontario.*—Lyman Lee, K.C., Birks Building, Hamilton, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$28,648,724	Premiums—Ontario (net).....	\$35,851
Ontario insurance in force (gross)...	1,067,256	Premiums—Canada (net).....	111,496
Canadian insurance in force (gross)...	3,179,410	Premiums—Total (net).....	5,140,642
Total insurance in force (gross)....	113,424,003	Benefits paid—Ontario (net).....	47,070
		Benefits paid—Canada (net).....	95,348
		Total benefits paid (net).....	4,192,891

ROYAL CLAN, ORDER OF SCOTTISH CLANS*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Wm. Cromb, 23 Prudhomme Ave., Montreal, Que.*Chief or General Agent in Ontario.*—Robert O. Dawson, Apt. 3, 17 Grosvenor Ave., Ottawa, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$2,178,417	Premiums—Ontario (net).....	\$2,805
Ontario insurance in force (gross)...	83,165	Premiums—Canada (net).....	6,679
Canadian insurance in force (gross)...	215,358	Premiums—Total (net).....	372,539
Total insurance in force (gross)....	10,784,431	Benefits paid—Ontario (net).....	500
		Benefits paid—Canada (net).....	3,505
		Total benefits paid (net).....	187,051

SLOVENE NATIONAL BENEFIT SOCIETY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Joseph Petric, 496 Indian Grove, Toronto, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$4,526,578	Premiums—Ontario (net).....	\$3,278
Ontario insurance in force (gross)...	54,350	Premiums—Canada (net).....	13,825
Canadian insurance in force (gross)...	285,650	Premiums—Total (net).....	1,002,023
Total insurance in force (gross)....	24,554,400	Benefits paid—Ontario (net).....	3,473
		Benefits paid—Canada (net).....	17,901
		Total benefits paid (net).....	733,903

THE SONS OF ENGLAND BENEFIT SOCIETY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—February 19th, 1875

OFFICERS

Principal Officer, Wm. V. Oglesby; Past President, Arthur J. Taylor; Vice-President, Canon W. L. Baynes-Reed; Secretary, David J. Proctor; Treasurer, Edward C. Green.

Auditors.—Sharp, Milne & Company, Toronto.*Actuary.*—S. H. Pipe, F.A.S., A.I.A.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

Supreme Council consists of above mentioned Officers

Summary of Funds

Balances of Funds—31st December, 1933:		
Mortuary Fund.....	\$316,352 49	
Guarantee Fund.....	12,955 79	
Funeral Fund.....	43,732 94	
Supreme Lodge Expense Fund.....	23,888 16	
Widows' and Orphans' Fund.....	1,287 49	
Mortuary Fund (Junior).....	245 26	
Shakespeare Memorial Fund.....	344 53	
General Fund.....	\$4,403 93	
Total.....		\$483,210 59

*See note on page 1.

Summary of Funds—Continued

Add Non-Ledger Assets.....	\$4,992 02
	<u>\$488,202 61</u>
Deduct due and accrued Liabilities (except Reserve).....	354 21
Net Balance of All Funds.....	<u>\$487,848 40</u>
Reserve as per Actuary's Report.....	<u>\$261,164 00</u>
Balance—Surplus of Assets over all Liabilities and Reserve.....	<u>\$226,684 40</u>

Statement for the Year Ending 31st of December, 1933**Assets***Ledger Assets*

Book value of real estate, office premises (less encumbrances).....	\$40,069 35
Mortgage loans on real estate, first mortgages.....	6,664 54
Loans and liens on policies.....	13,467 00
Amortized book value of bonds, debentures and debenture stocks not in default...	334,768 65
Cash on hand and in banks:	
On hand at head office.....	\$124 84
In chartered banks of Canada in Canada.....	88,116 21
	<u>88,241 05</u>
Total Ledger Assets.....	<u>\$483,210 59</u>

Non-Ledger Assets

Interest due and accrued.....	\$4,606 52
Rents due.....	385 50
Total Non-Ledger Assets.....	<u>\$4,992 02</u>
Total Admitted Assets.....	<u>\$488,202 61</u>

Liabilities

Liabilities due and accrued:	
Accounts payable, merchandise.....	\$354 21
Total Liabilities (except Reserve).....	<u>354 21</u>
Net required reserve, per Actuary's report, for outstanding contracts of:	
Mortuary Fund.....	\$248,104 00
Commission payments.....	13,060 00
Total Reserve.....	<u>\$261,164 00</u>

Statement of Operations of Each Fund for the Year Ending 31st December, 1933**MORTUARY FUND**

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$304,537 17
Income for the year:	
Premiums (with extra dues, etc.).....	\$41,065 35
Interest and rents.....	14,886 00
Total Income.....	<u>\$55,951 35</u>
	<u>\$360,488 52</u>
Disbursements for the year:	
Death claims.....	\$31,212 30
Surrender values.....	6,878 68
Total Disbursements.....	<u>38,090 98</u>
	<u>\$322,397 54</u>
Deduct: Transfers to General Fund.....	\$6,045 05
Balance of Fund (Ledger Assets) 31st December, 1933.....	<u>\$316,352 49</u>

GUARANTEE FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$12,355 39
Income for the year:	
Premiums.....	\$360 35
Interest and rents.....	622 93
Total Income.....	<u>983 28</u>
	<u>\$13,338 67</u>
Disbursements for the year:	
Bond claims.....	180 81
	<u>\$13,157 86</u>
Deduct: Transfers to General Fund.....	\$202 07
Balance of Fund (Ledger Assets) 31st December, 1933.....	<u>\$12,955 79</u>

FUNERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....		\$43,242 49
Income for the year:		
Assessments.....	\$25,716 10	
Interest and rents.....	1,765 69	
Total Income.....		27,481 79
		<u>\$70,724 28</u>
Disbursements for the year:		
Funeral claims.....		24,515 00
		<u>\$46,209 28</u>
Deduct: Transfers to General Fund.....		\$2,476 34
Balance of Fund (Ledger Assets) 31st December, 1933.....		<u>\$43,732 94</u>

SUPREME LODGE EXPENSE

Balance of Fund (Ledger Assets) 31st December, 1932.....		\$18,933 04
Income for the year:		
Assessments.....	\$4,775 41	
Bank Interest.....	583 85	
Total Income.....		5,359 26
		<u>\$24,292 30</u>
Deduct: Transfers to General Fund.....		\$404 14
Balance of Fund (Ledger Assets) 31st December, 1933.....		<u>\$23,888 16</u>

WIDOWS' AND ORPHANS' FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....		\$1,227 81
Income for the year:		
Interest.....		59 68
Balance of Fund (Ledger Assets) 31st December, 1933.....		<u>\$1,287 49</u>

JUNIOR MORTUARY FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....		\$110 67
Income for the year:		
Premiums.....	\$142 78	
Interest.....	4 35	
Total Income.....		147 13
		<u>\$257 80</u>
Deduct: Transfers to General Fund.....		\$12 54
Balance of Fund (Ledger Assets) 31st December, 1933.....		<u>\$245 26</u>

SHAKESPEARE MEMORIAL FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....		\$335 58
Income for the Year: Interest.....		8 95
		<u>\$344 53</u>
Balance of Fund (Ledger Assets) 31st December, 1933.....		<u>\$344 53</u>

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....		\$86,434 73
Income for the year:		
Assessments, dues, fees and fines.....	\$9,524 11	
Income from advertisements.....	395 48	
Lodge Supplies.....	2,252 04	
Rents.....	5,940 42	
Interest.....	1,995 48	
Defunct Lodge Funds.....	25 78	
Total Income.....		20,133 31
		<u>\$106,568 04</u>

GENERAL FUND—Continued

Disbursements for the year:

Head Office Expenses:

Salaries.....	\$10,440 66	
Directors' fees.....	1,101 35	
Auditors' fees.....	300 00	
Supreme President's office expenses.....	150 00	
Travelling expenses.....	353 55	
Rents.....	1,250 00	
Printing and supplies.....	251 79	
Total.....		\$13,847 35

Agency and Organization Expenses:

Bonuses to members.....	\$452 35	
Travelling expenses.....	435 81	
Total.....		888 16

All Other Expenses:

Expenses from other funds.....	\$3,078 04	
Grants.....	20 00	
Wreaths.....	45 69	
Legal fees.....	162 40	
Sickness benefit.....	382 53	
Taxes and licenses.....	2,192 69	
Telephone, telegrams and express, exchange and postage.....	659 95	
To cover unemployed members.....	1,632 12	
Light, fuel and water.....	848 43	
Lodge supplies.....	1,378 29	
Maintenance of building.....	528 99	
Official publications.....	4,830 42	
Additions to office furniture.....	24 44	
Fire Insurance.....	427 26	
Miscellaneous.....	357 49	
Total.....		16,568 74

Total Disbursements.....		\$31,304 25
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Add: Transfers from Mortuary Fund.....	\$6,045 05	\$75,263 79
Guaranteed Fund.....	202 07	
Funeral Fund.....	2,476 34	
Supreme Lodge Expense.....	404 14	
Junior Mortuary Fund.....	12 54	
		9,140 14

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$84,403 93
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Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1932—								
Adult.....	874	\$746,326 50	309	\$310,158 50	1,183	\$1,056,485 00	884	\$771,879 50
Junior.....	32	8,750 00			32	8,750 00	24	6,750 00
New issued.....	8	6,750 00	15	12,000 00	23	18,750 00	17	13,250 00
Transferred from Que.....							1	742 00
Totals.....	914	\$761,826 50	324	\$322,158 50	1,238	\$1,083,985 00	926	\$792,621 50
Less ceased by:								
Death.....	37	\$28,673 00	3	\$2,560 00	40	\$31,233 00	33	\$24,433 00
Surrender.....	25	20,481 00	19	20,295 00	44	40,776 00	34	29,036 00
Lapse.....	15	9,528 00	9	12,870 00	24	22,398 00	21	16,338 00
Total ceased.....	77	\$58,682 00	31	\$35,725 00	108	\$94,407 00	88	\$69,807 00
At end of 1933:								
Adult.....	810	\$696,394 50	293	\$286,433 50	1,103	\$982,828 00	818	\$717,814 50
Junior.....	27	6,750 00			27	6,750 00	20	5,000 00

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve on policies.....	\$248,104 00
Present value of 4 % commission payments.....	13,060 00
Surplus.....	24,637 67
	<u>\$285,801 67</u>

Assets

Life Insurance Fund..... \$285,801 67

Ratio of assets to liabilities was 109.4%.

Basis of valuation:

(a) Readjusted Whole Life business was on the OM (5) Table of Mortality with interest at 4%.

(b) Whole Life business issued since readjustment was on the AM (5) Table with interest at 4%.

The amount of insurance valued was \$982,828 00.

The valuation was made by Sydney H. Pipe, Fellow of the Actuarial Society of America.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

<i>Life Insurance Fund:</i>	Par Value	Book Value
Dominion of Canada Conversion Loan Bonds, 5 ½ %, 1959.....	\$65,000 00	\$63,758 42
Dominion of Canada National Service Loan Bonds, 5 %, 1941.....	25,000 00	24,790 41
Province of New Brunswick Bonds, 6 ½ %, 1936.....	5,000 00	5,167 27
Province of New Brunswick Bonds, 5 ½ %, 1952.....	5,000 00	4,868 30
Province of Nova Scotia Bonds, 4 ½ %, 1952.....	5,000 00	5,053 05
Province of Saskatchewan Bonds, 6 %, 1952.....	6,000 00	5,408 86
Province of British Columbia Bonds, 6 %, 1947.....	6,000 00	5,605 48
Province of Manitoba Bonds, 6 %, 1947.....	5,000 00	4,777 35
Canadian National Railway Bonds, 5 %, 1954.....	10,000 00	9,940 62
Dominion of Canada Guaranteed C. N. R. Bonds, 5 %, 1969.....	5,000 00	5,256 29
City of Regina Bonds, 5 ½ %, 1949.....	5,000 00	5,218 16
City of North Bay Bonds, 5 %, 1941.....	5,000 00	4,984 91
Town of Weston Bonds, 5 %, 1941.....	2,000 00	2,058 20
City of Winnipeg Bonds, 4 ½ %, 1957.....	5,000 00	5,045 66
Town of Portage la Prairie Bonds, 5 %, 1948.....	5,000 00	5,031 75
Town of Smith's Falls Bonds, 5 %, 1943.....	3,000 00	3,000 00
City of Windsor Bonds, 5 %, 1940.....	1,000 00	1,000 16
City of Port Arthur Bonds, 5 %, 1934.....	5,000 00	4,997 55
City of Moose Jaw Bonds, 5 %, 1941.....	4,000 00	3,944 28
City of Toronto Bonds, 5 %, 1938.....	4,000 00	4,065 45
City of Toronto Bonds, 5 ½ %, 1945.....	5,000 00	4,919 20
Town of Cobourg Bonds, 5 ½ %, 1938.....	1,000 00	1,014 86
Town of Cobourg Bonds, 5 ½ %, 1939.....	2,000 00	2,032 28
Town of Cobourg Bonds, 5 ½ %, 1940.....	3,000 00	3,051 50
City of Oshawa Bonds, 5 ½ %, 1942.....	5,000 00	5,073 93
Town of Port Colborne Bonds, 5 %, 1955.....	5,000 00	4,902 23
City of Vancouver Bonds, 5 %, 1944.....	10,000 00	10,002 44
City of Saskatoon Bonds, 5 %, 1945.....	10,000 00	9,960 96
Town of Leaside Bonds, 5 ½ %, 1958.....	5,000 00	5,103 94
Town of Kapuskasing Bonds, 6 %, 1942.....	5,000 00	5,040 73
City of Montreal Bonds, 6 %, 1941.....	5,000 00	5,071 01
City of Quebec Bonds, 6 %, 1939.....	5,000 00	5,017 81
City of Victoria Bonds, 6 %, 1937.....	5,000 00	5,143 46
City of Edmonton Bonds, 5 ½ %, 1945.....	10,000 00	10,172 82
Montreal Protestant Schools Bonds, 5 %, 1944.....	5,000 00	5,009 82
Calgary School District Bonds, 5 %, 1952.....	10,000 00	10,002 76
Walkerville-E. Windsor Bonds, 5 ½ %, 1946.....	5,000 00	5,160 94
<i>Guarantee Fund:</i>		
Dominion of Canada Conversion Loan Bonds, 5 ½ %, 1959.....	5,000 00	4,895 75
Province of Alberta Bonds, 6 %, 1947.....	5,000 00	4,777 35
<i>Adult and Junior Funeral Funds:</i>		
Dominion of Canada Conversion Loan Bonds, 5 ½ %, 1959.....	15,000 00	14,802 03
City of Toronto Bonds, 5 %, 1938.....	9,000 00	8,772 81
<i>General Fund:</i>		
Dominion of Canada Victory Bonds, 5 ½ %, 1937.....	150 00	150 00
Dominion of Canada National Service Loan Bonds, 5 %, 1941.....	10,000 00	9,916 16
Province of Ontario Bonds, 5 ½ %, 1947.....	8,000 00	7,981 35
City of Toronto Bonds, 5 %, 1938.....	12,000 00	11,845 65
<i>Widows' and Orphans' Fund:</i>		
Dominion of Canada National Service Loan Bonds, 5 %, 1941.....	1,000 00	974 69
Total.....	\$337,150 00	\$334,768 65

SONS OF SCOTLAND BENEVOLENT ASSOCIATION

HEAD OFFICE, TORONTO, ONT.

Organized.—June 27th, 1876. Incorporated.—April 8th, 1880.

OFFICERS

Principal Officer, Rev. D. Wallace Christie; Past Grand Chief, Col. Alexander Cowan; Secretary, D. M. Robertson; Grand Chieftain, Adam Brand; Treasurer, W. A. Murray; Dr. C. A. Warren, G.M.E.

Auditors.—G. S. Fleming and John Archibald.

Actuary.—L. K. File.

EXECUTIVE GOVERNING AUTHORITY

(as at date of filing statement)

Rev. D. Wallace Christie, B.D., Grand Chief, Chairman; Lt.-Col. Alexander Cowan, V.D., Past Grand Chief; Adam Brand, Grand Chieftain; Col. D. M. Robertson, M.V.O., Grand Secretary; W. A. Murray, Grand Treasurer; Judge John Tytler, Toronto; Col. Alexander Fraser, Toronto; J. P. MacGregor, K.C., Toronto; Robt. Lewis, Winnipeg; Alex. C. Gordon, Toronto; Geo. Anderson, Montreal.

Summary of Funds

Balances of Funds—31st December, 1933:		
Mortuary Fund.....	\$1,442,058	33
Sickness Fund.....	32,901	22
Juvenile Insurance Fund.....	1,415	47
General Fund.....	6,768	14
Total.....	\$1,483,143	16
Add Non-Ledger Assets.....	32,257	90
	\$1,515,401	06
Deduct due and accrued liabilities (except reserve).....	20,284	92
Net Balance of All Funds.....	\$1,495,116	14
Reserve as per Actuary's report.....	\$1,205,356	00
Balance—Surplus of Assets over all Liabilities and Reserve.....	\$289,760	14

Statement for Year Ending 31st December, 1933

Assets

Ledger Assets

Loans and liens on policies.....	\$8,151	14
Book value of bonds, debentures and debenture stocks not in default.....	1,428,807	71
Cash on hand and in banks:		
On hand at head office.....	\$6,626	47
In chartered banks of Canada in Canada.....	34,557	84
	41,184	31
All other ledger assets, viz.:		
Deposit with Quebec Government.....	5,000	00
Total Ledger Assets.....	\$1,483,143	16

Non-Ledger Assets

Interest accrued.....	\$23,972	32
Collections reported, but not received by head office.....	8,285	58
Total Non-Ledger Assets.....	\$32,257	90
Total Admitted Assets.....	\$1,515,401	06

Liabilities

Provision for unpaid claims: Death benefits.....	\$20,284	92
Total Liabilities (except Reserve).....	\$20,284	92
Net required reserve, per Actuary's report, for outstanding contracts of:		
Mortuary Fund.....	\$1,174,192	00
Sickness Fund.....	30,249	00
Juvenile Fund.....	915	00
Total Reserve.....	\$1,205,356	00

Statement of Operations of Each Fund for the Year Ending 31st December, 1933

MORTUARY FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$1,394,159	61
Income for the year:		
Premiums (with extra dues, etc.).....	\$83,648	55
Interest and rents.....	69,671	66
Assets written up.....	750	32
	\$154,070	53
Disbursements for the year:		
Death claims.....	\$80,750	45
Surrender values.....	421	36
	81,171	81
Total Disbursements.....	\$1,467,058	33
Deduct: Transfers to General Fund.....	\$25,000	00
Balance of Fund (Ledger Assets) 31st December, 1933.....	\$1,442,058	33

SICKNESS FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$30,747 59
Income for the year:	
Premiums.....	\$2,494 96
Interest and rents.....	1,364 65
Total Income.....	3,859 61
	<u>\$34,607 20</u>
Disbursements for the year:	
Sickness claims.....	1,705 98
Balance of Fund (Ledger Assets) 31st December, 1933.....	<u>\$32,901 22</u>

JUVENILE INSURANCE FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$990 25
Income for the year:	
Premiums.....	\$408 98
Interest.....	16 24
Total Income.....	425 22
Balance of Fund (Ledger Assets) 31st December, 1933.....	<u>\$1,415 47</u>

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$7,808 34
Income for the year:	
Assessments, dues, fees and fines.....	\$12,247 25
Other revenue (details), supplies sold.....	13 35
Interest.....	44 06
Total Income.....	12,304 66
	<u>\$20,113 00</u>
Disbursements for the year:	
<i>Head Office Expenses:</i>	
Salaries.....	\$9,880 75
Directors' fees and expenses.....	1,142 65
Auditors' fees.....	200 00
Actuaries' fees and expenses.....	450 00
Travelling expenses.....	148 80
Rents.....	1,200 00
Printing and supplies.....	2,248 82
Total.....	\$15,271 02
<i>Agency and Organization Expenses:</i>	
Commissions.....	\$234 00
Salaries.....	11,198 32
Travelling expenses.....	2,895 93
Miscellaneous.....	142 75
Total.....	14,471 00
<i>All Other Expenses:</i>	
Advertising.....	\$6 60
Medical fees.....	263 00
Taxes and licenses.....	331 63
Telephone, telegrams and express.....	222 14
Light, fuel and water.....	35 28
Meeting of Supreme Body.....	6,283 82
Miscellaneous.....	1,460 37
Total.....	8,602 84
Total disbursements.....	<u>38,344 86</u>
	Dr. <u>\$18,231 86</u>
Add: Transfers from Mortuary Fund.....	<u>\$25,000 00</u>
Balance of Fund (Ledger Assets) 31st December, 1933.....	<u>\$6,768 14</u>

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1932.....	4,609	\$2,860,250 00	1,316	\$770,500 00	486	\$272,000 00
New issued.....	342	155,250 00	231	125,750 00	66	36,250 00
Old revived.....	24	10,750 00	13	9,000 00	3	1,250 00
Old increased.....	10	5,000 00	9	5,500 00	1	500 00
Totals.....	4,985	\$3,031,250 00	1,569	\$910,750 00	556	\$310,000 00
Less ceased by:						
Death.....	91	\$78,250 00	3	\$2,750 00	2	\$1,500 00
Surrender.....	47	30,000 00	22	13,250 00	6	3,250 00
Lapse.....	484	250,000 00	186	106,000 00	81	42,750 00
Decrease.....	10	12,250 00	9	9,750 00	1	1,000 00
Not taken.....						
Total ceased.....	632	\$370,500 00	220	\$131,750 00	90	\$48,500 00
At end of 1933.....	4,353	\$2,660,750 00	1,349	\$779,000 00	466	\$261,500 00

Classification	Other Plans		Bonus Additions	Totals		Totals for the Province only	
	No.	Amount		No.	Amount	No.	Amount
At end of 1932.....	130	\$29,154 00	\$189,200 00	6,541	\$4,121,104 00	4,526	\$2,995,500 00
New issued.....	76	22,597 00	66,450 00	715	406,297 00	383	246,533 00
Old revived.....			1,065 00	40	22,065 00	18	10,080 00
Old increased.....				20	11,000 00	9	6,750 00
Totals.....	206	\$51,751 00	\$256,715 00	7,316	\$4,560,466 00	4,936	\$3,258,863 00
Less ceased by:							
Death.....	6	\$2,907 00	\$7,595 00	102	\$93,002 00	89	\$81,098 00
Surrender.....			3,405 00	75	49,905 00	38	27,450 00
Lapse.....			9,405 00	751	408,155 00	522	291,995 00
Decrease.....				20	23,000 00	9	12,750 00
Not taken.....	4	295 00		4	295 00	1	28 00
Total ceased.....	10	\$3,202 00	\$20,405 00	952	\$574,357 00	659	\$413,321 00
At end of 1933.....	196	\$48,549 00	\$236,310 00	6,364	\$3,986,109 00	4,277	\$2,845,542 00

Miscellaneous

What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter?—Active members.

Under what conditions as to membership, etc., are such benefits available? 5 years' full membership.

What is the nature of benefits so granted? Paid-up insurance.

Give particulars of any distribution of surplus during last three years. Bonuses of 2% of insurance given to all active members June 23, 1925, who were in good standing June 23, 1923. Additional bonuses given 1927, 1929, 1931, 1933, to all members in good standing January 1st, 1925, 1927, 1929, 1931.

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve on policies.....	\$1,033,152 00
Net reserve on bonus additions.....	131,040 00
Reserve for bonus, 1935.....	10,000 00
Death claims outstanding.....	20,285 00
Surplus.....	279,112 00
	<u>\$1,473,589 00</u>

Assets

Total ledger assets.....	\$1,442,058 00
Total non-ledger assets.....	31,531 00
	<u>\$1,473,589 00</u>

The rates of assets to liabilities was 123 per cent.

The valuation basis was the British Offices Males Experience (Om) with interest at 4 per cent.

The amount of insurance valued was \$3,747,049 with bonus additions of \$236,310.

SICKNESS DEPARTMENT

Liabilities

Present value of benefits.....	\$62,553 00
Surplus.....	3,348 00
	<hr/>
	\$65,901 00

Assets

Ledger Assets.....	\$32,901 00
Non-ledger Assets.....	696 00
Present value of future premiums.....	32,304 00
	<hr/>
	\$65,901 00

The valuation of the Sickness Department was made on the basis of the Manchester Unity of Oddfellows with suitable modifications, combined with the mortality table deduced from the same experience. The rate of interest employed was $3\frac{1}{2}\%$. The number of certificates valued was 323.

JUVENILE DEPARTMENT

Liabilities

Net reserve on outstanding certificates.....	\$915 00
Surplus.....	528 00
	<hr/>
	\$1,443 00

Assets

Ledger.....	\$1,415 00
Non-ledger.....	28 00
	<hr/>
	\$1,443 00

The net reserve was arrived at by accumulating the gross premiums (excluding those paid in year of issue) to the end of 1933 with interest compounded at 4% per annum. Number of certificates valued was 167.

The valuations were made by L. K. File, Fellow of the Institute of Actuaries of Great Britain.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

<i>Mortuary Fund:</i>	Par Value	Book Value
Dominion of Canada Refunding Loan, 5% , 1943.....	25,000 00	\$24,726 92
Dominion of Canada Refunding Loan, $4\frac{1}{2}\%$, 1940.....	100,000 00	98,488 00
Dominion of Canada National Service, 5% , 1941.....	20,000 00	19,831 14
Dominion of Canada Debenture Stock, $3\frac{1}{2}\%$, 1958.....	45,000 00	35,432 36
Dominion of Canada, $5\frac{1}{2}-4\frac{1}{2}\%$ Bonds, $5\frac{1}{2}-4\frac{1}{2}\%$, 1959.....	20,000 00	19,530 00
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5% , 1954.....	35,000 00	35,589 30
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5% , 1954.....	100,000 00	101,490 08
C. N. R. Bonds (Guaranteed by Dominion Govt.), $4\frac{1}{2}\%$, 1954.....	50,000 00	47,773 59
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5% , 1954.....	249,000 00	253,219 89
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5% , 1954.....	30,000 00	30,313 29
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5% , 1954.....	35,000 00	35,321 69
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5% , 1954.....	40,000 00	41,341 14
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5% , 1954.....	15,000 00	15,897 59
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5% , 1954.....	12,000 00	12,358 76
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5% , 1954.....	15,000 00	15,035 20
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5% , 1954.....	5,000 00	4,964 40
Province of Manitoba, 5% , 1959.....	15,000 00	14,964 85
Province of Ontario, 6% , 1935.....	30,000 00	29,667 00
Province of Ontario, 6% , 1941.....	25,000 00	24,967 00
Province of Ontario, 6% , 1936.....	20,000 00	19,976 30
Province of Ontario, 5% , 1948.....	30,000 00	30,202 13
Province of Ontario, 5% , 1948.....	40,000 00	40,135 67
Province of Ontario, 6% , 1941.....	15,000 00	15,226 50
Province of Ontario, $5\frac{1}{2}\%$, 1947.....	25,000 00	23,885 00
Province of Ontario, $5\frac{1}{2}\%$, 1947.....	50,000 00	53,190 00
Ontario Hydro Electric Power Commission, $3\frac{1}{2}-4-5\%$, 1952.....	10,000 00	9,202 88
Ontario Hydro Electric Power Commission, $3\frac{1}{2}-4-5\%$, 1952.....	10,000 00	9,161 51
Town of Midland, $4\frac{1}{2}\%$, 1935.....	574 83	577 99
Town of Perth, $4\frac{1}{2}\%$, 1934.....	1,175 00	1,180 12
Town of Renfrew, 4% , 1935.....	545 34	542 90
Town of Renfrew, 4% , 1935.....	873 22	869 35
City of Port Arthur, 5% , 1936.....	6,000 00	6,062 44
Town of Thorold, 5% , 1939.....	4,952 74	5,032 90
Town of Haileybury, No. 1, 5% , 1939.....	3,631 99	3,611 89
Town of Haileybury, No. 2, 5% , 1937.....	5,848 59	5,795 99
Town of Kitchener, $4\frac{1}{2}\%$, 1941.....	5,669 04	5,644 30
Town of Hanover, No. 1, 6% , 1942.....	3,458 88	3,458 88
Village of Brighton, 6% , 1943.....	10,735 14	10,772 43
Town of Wingham, 5% , 1943.....	2,454 58	2,339 05
Town of Whitby, 5% , 1939.....	5,282 89	5,228 60
Township of Dover, No. 2, 6% , 1934.....	931 77	938 32
Town of Chesley, 6% , 1943.....	3,048 02	3,139 28
Village of Maxville, 6% , 1945.....	6,395 34	6,475 63
City of Sault Ste. Marie, $5\frac{1}{2}\%$, 1945.....	10,000 00	9,827 56
Town of Smith Falls, $5\frac{1}{2}\%$, 1945.....	20,755 03	20,390 18
City of St. Catharines, 5% , 1945.....	12,000 00	11,864 24
City of Toronto, 4% , 1948.....	8,273 32	7,447 61

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Town of Weston, 5%, 1940.....	\$15,892 93	\$15,892 93
Township of York, 5%, 1948.....	25,000 00	25,260 66
City of Hamilton, 6%, 1961.....	10,000 00	10,000 00
City of Fort William, 5%, 1955.....	8,000 00	8,159 04
City of Toronto, 5½%, 1948.....	17,000 00	18,611 57
City of Port Arthur, 5%, 1959.....	15,000 00	14,477 04
City of London, 5%, 1956.....	30,000 00	30,000 00
Township of Scarboro, 5%, 1956.....	21,979 27	22,254 24
Township of Scarboro, 5%, 1945.....	15,042 24	15,011 12
Town of Dundalk, 5%, 1947-50.....	19,864 12	20,186 59
City of Hamilton, 5%, 1936.....	4,000 00	4,033 49
City of Montreal, 6%, 1944.....	25,000 00	25,987 50
Ontario West Shore Railway, 5%, 1938.....	17,000 00	17,282 76
	<u>\$1,402,384 28</u>	<u>\$1,400,248 79</u>
<i>Sickness Insurance Fund:</i>		
C.N.R. Bonds (Guaranteed by Dominion Government), 5%, 1954.....	\$13,000 00	\$13,220 66
C.N.R. Bonds (Guaranteed by Dominion Government), 5%, 1954.....	7,000 00	7,418 90
Township of Scarboro, 5%, 1956.....	3,000 00	3,036 86
Dominion of Canada, 4½-5½%, 1959.....	5,000 00	4,882 50
	<u>\$1,430,384 28</u>	<u>\$1,428,807 71</u>

THE CITY OF STRATFORD MUNICIPAL BENEFIT FUND

HEAD OFFICE, STRATFORD, ONT.

Incorporated.—April 3rd, 1930

OFFICERS

Principal Officer, A. S. Kappel; Treasurer and Acting Secretary, W. H. Gregory.
Auditor.—F. P. Gibbs, C.A.

GOVERNING EXECUTIVE AUTHORITY

*(as at date of filing statement)*A. S. Kappel, R. J. Beatty, W. H. Gregory, O. J. Kerr, William Osborne, Frank Wright,
Thos. Smith, Andrew Parker.

Statement for Year Ending 31st December, 1933

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks not in default.....	\$77,669 72
Cash in chartered banks of Canada in Canada.....	2,322 95
Total Ledger Assets.....	<u>\$79,992 67</u>

Non-Ledger Assets

Interest accrued.....	\$1,899 75
Total Non-Ledger Assets.....	<u>\$1,899 75</u>
Total Admitted Assets.....	<u>\$81,892 42</u>

Liabilities†

Provision for unpaid claims:	
Accrued benefits.....	\$83 35
Total Liabilities (except Reserve).....	<u>\$83 35</u>

Statement of Operations of Each Fund for the Year Ending 31st December, 1933

BENEFIT FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$72,706 87
Income for the year:	
Members' assessments.....	\$2,661 37
City of Stratford grant.....	2,500 00
Interest, etc.....	4,271 19
Total Income.....	<u>9,432 56</u>
	<u>\$82,139 43</u>

†See Insurance Act, R.S.O. 1927, c. 222, sec. 220 (4) and sec. 234 *re* societies with membership limited to government or municipal employees.

BENEFIT FUND—Continued

Disbursements for the year:

Benefits and pensions.....	\$2,005 60
Deduct: Transfers to General Fund.....	\$80,133 83
	141 16
Balance of Fund (Ledger Assets) 31st December, 1933.....	\$79,992 67

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1932..... Nil

Disbursements for the year:

Head Office Expenses:

Salaries.....	\$50 00
Auditors' fees.....	25 00
Total.....	\$75 00

All Other Expenses:

Taxes and licenses.....	\$30 00
Miscellaneous.....	36 16
Total.....	66 16
	\$141 16

Add: Transfers from Benefit Fund..... \$141 16

Balance of Fund (Ledger Assets) 31st December, 1933..... Nil

Schedule "C"

Bonds and Debentures Owned by the Society (not in default)

	Par Value	Book Value
Dominion of Canada, 4½%, 1957.....	\$15,000 00	\$14,906 25
Dominion of Canada, 4½%, 1957.....	5,000 00	5,000 00
Province of Ontario, 5½%, 1946.....	5,000 00	4,850 00
Province of Quebec, 4½%, 1963.....	5,000 00	4,925 00
City of Toronto, 5½%, 1949.....	1,000 00	1,000 00
City of Stratford, 5%, 1944.....	1,000 00	1,000 00
City of Stratford, 5%, 1940.....	4,827 30	4,827 30
City of Stratford, 5%, 1939.....	4,597 98	4,597 98
City of Stratford, 5%, 1941.....	1,300 00	1,300 00
City of Stratford, 5%, 1942.....	1,400 00	1,400 00
City of Stratford, 5%, 1941.....	1,400 00	1,400 00
City of Stratford, 5%, 1942.....	1,500 00	1,500 00
City of Stratford, 5½%, 1942.....	2,000 00	2,000 00
City of Stratford, 5%, 1949.....	156 79	156 79
City of Stratford, 5%, 1950.....	164 64	164 64
City of Stratford, 5%, 1951.....	172 84	172 84
City of Stratford, 5%, 1952.....	181 49	181 49
City of Stratford, 5%, 1953.....	190 54	190 54
City of Stratford, 5%, 1954.....	200 04	200 04
City of Stratford, 5%, 1955.....	210 04	210 04
City of Stratford, 5%, 1956.....	220 54	220 54
City of Stratford, 5%, 1957.....	231 54	231 54
City of Stratford, 5%, 1958.....	243 17	243 17
City of Stratford, 5%, 1943.....	850 00	850 00
City of Stratford, 5%, 1944.....	900 00	900 00
City of Stratford, 5%, 1945.....	950 00	950 00
City of Stratford, 5%, 1946.....	1,000 00	1,000 00
City of Stratford, 5%, 1947.....	1,040 00	1,040 00
City of Stratford, 5%, 1948.....	1,100 00	1,100 00
City of Stratford, 5%, 1949.....	1,150 00	1,150 00
City of Stratford, 5%, 1949.....	2,200 00	2,200 00
City of Stratford, 5%, 1950.....	2,300 00	2,300 00
City of Stratford, 5%, 1944.....	1,474 31	1,474 31
City of Stratford, 5%, 1945.....	1,548 00	1,548 00
City of Stratford, 5%, 1937.....	1,600 00	1,600 00
City of Stratford, 5%, 1938.....	1,600 00	1,600 00
City of Stratford, 5%, 1939.....	1,700 00	1,700 00
City of Stratford, 5%, 1941.....	1,275 77	1,275 77
City of Stratford, 5%, 1947-51.....	1,303 48	1,303 48
McLeod Milling (Guar. by City of Stratford), 5½%, 1939-43.....	4,000 00	4,000 00
Burritt & Co. (Guar. by Town of Mitchell), 5½%, 1943.....	1,000 00	1,000 00
Total.....	\$77,987 70	\$77,669 72

L'UNION ST. JOSEPH DU CANADA

HEAD OFFICE, OTTAWA, ONT.

Organized.—March, 1863. *Incorporated.*—June, 1864

OFFICERS

Principal Officer, Notary J. S. Tétreault; Secretary-Treasurer, Charles Leclerc; Chief Medical Examiner, Dr. J. M. Laframboise; Legal Advisor, Alex. Guibault, K.C.

Auditors.—Valmore Boudreault, I.P.A.; Henri Legault.*Actuary.*—J. B. Mabon.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

Notary J. S. Tétreault, Sherbrooke, Que.; Dr. R. H. Parent, Ottawa, Ont.; Dr. Geo. A. Racine, Quebec, Que.; Dr. J. M. Laframboise, Ottawa, Ont.; Alex. Guibault, K.C., Joliette, Que.; P. A. Delorme, St. Hyacinthe, Que.; Ovila Duquette, Hull, Que.; Louis Gignac, Penetanguishene, Ont.; J. L. A. Godbout, Quebec, Que.; Joseph Trepanier, Quebec, Que.

Summary of Risks

Balances of Funds—31st December, 1933:		
Mortuary Fund.....	\$4,351,808 11	
Sickness Fund.....	261,421 34	
Juvenile Fund.....	17,913 45	
General Fund Reserve.....	26,942 48	
Oeuvre Centin Collegiate.....	36 41	
General Fund.....	29,742 99	
Total.....		\$4,687,864 78
Add Non-Ledger Assets.....		255,013 15
		\$4,942,877 93
Deduct due and accrued Liabilities (except Reserve).....	\$245,947 46	
Deduct Unadmitted Assets.....	291,367 58	
		537,315 04
Net Balance of All Funds.....		\$4,405,562 89
Reserve as per Actuary's Report.....		\$4,084,005 00
Balance—Surplus of Assets over all Liabilities and Reserve.....		\$321,557 89

Statement for Year Ending 31st December, 1933

Assets

Ledger Assets

Book value of real estate:		
Office premises (less encumbrances).....	\$125,000 00	
Held for sale (less encumbrances).....	600 00	
		\$125,600 00
Mortgage loans on real estate, first mortgages.....		14,000 00
Loans and liens on policies.....		58,438 39
Amortized book value of bonds, debentures and debenture stocks:		
Not in default.....	\$3,078,434 86	
In default.....	1,376,586 88	
		4,455,021 74
Cash on hand and in banks:		
On hand at head office.....	\$500 00	
In chartered banks of Canada in Canada.....	\$25,229 78	
In all other banks and depositories.....	5,000 00	
		30,729 78
Amounts collected but not paid to Head Office.....		4,069 88
All other ledger assets, viz.:		
Debit balance of local lodges.....		4 99
Total Ledger Assets.....		\$4,687,864 78

Non-Ledger Assets

Interest due and accrued.....	\$114,668 15
Rents due.....	816 00
Due and outstanding premium.....	17,258 00
Other Non-Ledger Assets, viz.:	
Non-interest bearing loans to members of Caisse Sociale.....	122,271 00
Total Non-Ledger Assets.....	\$255,013 15
Total Assets.....	\$4,942,977 93
Deduct Assets not admitted:	
Deficiency of market under book value of bonds and debentures in default..	\$291,367 58
Total Deductions.....	\$291,367 58
Total Admitted Assets.....	\$4,651,510 35

Liabilities		
Provision for unpaid claims:		
Death benefits.....	\$15,498 00	
Funeral benefits.....	225 00	
		\$15,723 00
Present value of matured claims payable by instalments—Death claims.....		5,188 05
Special Reserve for Contingencies:		
Oeuvre due Centin Collegial.....		36 41
*Investment reserve.....		225,000 00
Total Liabilities (except Reserve).....		\$245,947 46
Net Required Reserve, per Actuary's Report, for outstanding contracts of:		
Mortuary Fund.....	\$3,707,644 00	
Sickness Fund.....	362,105 00	
Juvenile Fund.....	14,256 00	
Total Reserve.....		\$4,084,005 00

Statement of Operations of Each Fund for the Year Ending 31st December, 1933

MORTUARY FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$4,203,350 52
Income for the year:	
Premiums (with extra dues, etc.).....	\$238,469 05
Interest and rents.....	101,304 56
Total Income.....	339,773 61
	\$4,543,124 13
Disbursements for the year:	
Death claims.....	\$161,877 90
Disability claims.....	3,615 00
Surrender values.....	5,864 20
Old age claims.....	17,016 45
Sickness and Wives' Death Benefits to Members Caisse Bon Conjoint.....	3,200 47
Total Disbursements.....	191,574 02
	\$4,351,550 11
Add: Transfers from Juvenile Fund.....	258 00
Balance of Fund (Ledger Assets) 31st December, 1933.....	\$4,351,808 11

SICKNESS FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$249,123 43
Income for the year:	
Premiums.....	\$56,264 25
Interest and rents.....	6,000 72
Total Income.....	62,264 97
	\$311,388 40
Disbursements for the year:	
Sickness claims.....	49,967 06
Balance of Fund (Ledger Assets) 31st December, 1933.....	\$261,421 34

JUVENILE FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$15,252 83
Income for the year:	
Premiums.....	\$3,389 63
Interest and rents.....	395 49
Total Income.....	3,785 12
	\$19,037 95
Disbursements for the year:	
Funeral claims.....	\$805 50
Other disbursements—Surrender values.....	61 00
Total Disbursements.....	866 50
	\$18,171 45
Deduct: Transfers to Mortuary Fund.....	\$258 00
Balance of Fund (Ledger Assets) 31st December, 1933.....	\$17,913 45

*The Investment Reserve of \$225,000 is set up as a nominal provision against deficiency of market value of securities.

GENERAL FUND—RESERVE

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$24,018 48
Income for the year:	
Premiums.....	\$2,592 62
Interest and rent.....	593 78
Total Income.....	3,186 40
	<u>\$27,204 88</u>
Disbursements for the year:	
Statutory contributions to General Fund.....	262 40
Balance of Fund (Ledger Assets) 31st December, 1933.....	<u>\$26,942 48</u>

OEUVRE DU CENTIN COLLEGIAL FUND

Balance of Fund (Ledger Assets), 31st December, 1932.....	\$19 85
Income for the year:	
Voluntary Donations.....	178 56
	<u>\$198 41</u>
Disbursements for the year:	
Remittances to Treasurer of the Fund.....	162 00
Balance of Fund (Ledger Assets), 31st December, 1933.....	<u>\$36 41</u>

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$29,175 70
Income for the year:	
Assessments, dues, fees and fines.....	\$83,162 31
Other revenue (details)—Entry fees.....	4,032 82
Transfer fees.....	201 40
Loss and gain.....	507 08
Interest and rent.....	765 05
Total Income.....	88,668 66
	<u>\$117,844 36</u>

Disbursements for the year:

Head Office Expenses:

Salaries.....	\$19,790 94
Directors' fees and salaries.....	7,010 00
Auditors' fees.....	2,000 16
Actuaries' fees and expenses.....	575 00
Travelling expenses.....	2,254 66
Printing and supplies.....	2,970 95
Total.....	<u>\$34,601 71</u>

Agency and Organization Expenses:

Commissions.....	\$13,121 00
Salaries.....	7,866 25
Travelling expenses.....	8,558 36
Miscellaneous.....	313 12
Total.....	<u>29,858 73</u>

All Other Expenses:

Draughting of certificates.....	\$516 70
Books and periodicals.....	292 75
Legal fees.....	449 70
Safety and P.O. box.....	390 34
Taxes and licenses.....	210 00
Telephone, telegrams and express.....	1,390 32
Premium, fidelity policies.....	45 00
Profit and loss account.....	14 94
Commissions to lodges for collection monthly dues...	18,943 17
Official publications.....	1,298 51
Miscellaneous.....	89 50
Total.....	<u>23,640 93</u>
	<u>\$88,101 37</u>
Balance of Fund (Ledger Assets) 31st December, 1933.....	<u>\$29,742 99</u>

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1932.....	7,286	\$6,068,960 00	1,930	\$1,896,500 00	9,274	\$7,312,840 00
New issued.....	971	788,736 00	264	240,500 00	642	605,406 00
Old revived.....						
Transferred to.....	262	92,670 00	9	7,000 00	52	17,901 50
Totals.....	8,519	\$6,950,366 00	2,203	\$2,144,000 00	9,968	\$7,936,147 50
Less ceased by:						
Death.....	135	\$109,575 00	12	\$10,500 00	71	\$51,589 00
Maturity.....						
Surrender.....						
Lapse.....	847	733,600 00	504	499,500 00	724	742,200 00
Decrease.....						
Transferred from.....	176	100,275 00	49	52,000 00	78	71,100 00
Total ceased.....	1,158	\$943,450 00	565	\$562,000 00	873	\$864,889 00
At end of 1933.....	7,361	\$6,006,916 00	1,638	\$1,582,000 00	9,095	\$7,071,258 50

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1932.....	466	\$587,250 00	18,956	\$15,865,550 00	4,092	\$3,649,301 00
New issued.....			1,877	1,568,100 00	207	221,900 00
Old revived.....	4	5,250 00	4	71,792 00	13	11,500 00
Transferred to.....			323	117,571 50	1	16 00
Totals.....	470	\$592,500 00	21,160	\$17,623,013 50	4,313	\$3,882,717 00
Less ceased by:						
Death.....	5	\$5,250 00	223	\$176,914 00	60	\$49,225 00
Maturity.....			10	9,000 00		
Surrender.....			42	37,300 00		
Lapse.....	8	9,000 00	2,031	1,938,000 00	266	290,750 00
Decrease.....				112,931 50		25,331 00
Transferred from.....	5	6,750 00	308	117,193 50	6	6,350 00
Total ceased.....	18	\$21,000 00	2,614	\$2,391,339 00	332	\$371,656 00
At end of 1933.....	452	\$571,500 00	18,546	\$15,231,674 50	3,981	\$3,511,061 00

Miscellaneous

What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? All classes of members admitted since January, 1924, and previous members with 20 years of membership.

Under what conditions as to membership, etc., are such benefits available? After four, five or six years of membership according to the nature of the policy.

What is the nature of benefits so granted? Paid-up values in all classes with cash surrender values in the 20 and 30 year endowments.

Give particulars of any distribution of surplus during last three years. In 1931 one monthly assessment to the Mortuary Fund was remitted to the entire membership.

Valuation of Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Present value of benefits.....	\$6,864,331 00
Claims payable by instalments.....	5,188 05
Commuted value of disability claims.....	5,607 00
Other liabilities.....	15,663 00
Surplus.....	509,730 48
	<u>\$7,400,519 53</u>

Assets

Funds applicable to Benefits.....	\$4,115,954 53
Present value of future contributions.....	3,162,294 00
Sickness Benefits already paid on certificates in force.....	122,271 00
	<u>\$7,400,519 53</u>

The ratio of assets to liabilities was 107.4 %.

The valuation basis was the N.F.V. Mortality Table at 4 %.

SICKNESS DEPARTMENT

Liabilities

Present value of Benefits.....\$1,246,316 00

Assets

Funds applicable to Benefits.....\$265,029 34
 Present value of contributions.....884,211 00
 Deficiency.....97,075 66
 \$1,246,316 00

Degree of solvency, 92.2 per cent.

The Actuary in his valuation report states in part as follows: "The deficiency is \$21,500.00 less than at December 31st, 1932. As this report is for valuation purposes only, no proposals for overcoming the deficiency are suggested. The Actuary is of the opinion that provided the interest earnings of the society are restored to former levels and provided the favourable claim experience continues it will be possible very soon to demonstrate that the Fund is fully solvent."

INFANTILE FUND

Liabilities

Reserve.....\$14,256 00
 Other liabilities.....60 00
 Surplus.....4,057 45
 \$18,373 45

Assets

Funds applicable to Benefits.....\$18,373 45

Rate of interest earned by whole society in 1933 was 3.55%.

The valuations were made by J. B. Mabon, Fellow of the Institute of Actuaries of Great Britain and Fellow of the Actuarial Society of America.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Grand Trunk Pacific Railway, 4%, 1955.....	\$69,997 24	\$65,747 81
Grand Trunk Pacific Railway, 4%, 1955.....	4,860 91	4,867 66
Canada Atlantic Railway, 4%, 1955.....	10,694 01	9,661 51
Canadian Northern Ontario Railway, 4%, Perpetual.....	17,033 10	15,330 00
Province of Alberta, 4%, 1953.....	7,000 00	6,790 00
Province of Alberta, 4%, 1953.....	5,000 00	4,672 50
Edmonton, 5%, 1953.....	2,433 33	2,359 62
Edmonton, 5½%, 1964.....	1,000 00	897 76
Edmonton, 5½%, 1947.....	10,000 00	9,322 83
Edmonton, 5½%, 1944.....	1,000 00	961 51
Fort William, 5%, 1957.....	14,000 00	
Lévis, 5½%, 1956.....	3,000 00	13,082 80
Lévis, 5½%, 1959.....	2,000 00	5,529 39
Lévis, 5½%, 1945.....	5,000 00	5,000 00
Lévis, 5½%, 1957.....	1,000 00	1,000 00
Medicine Hat, 5%, 1935.....	500 00	494 75
Medicine Hat, 5%, 1951.....	1,000 00	1,000 00
Medicine Hat, 5½%, 1945.....	1,000 00	1,044 71
Port Arthur, 6%, 1940.....	2,000 00	2,026 91
Prince Albert, 4%, 1966.....	434,377 86	383,997 92
Rimouski, 5%, 1964.....	3,500 00	3,500 00
Shawinigan Falls, 5%, 1955.....	1,000 00	
Shawinigan Falls, 5%, 1958.....	1,000 00	
Shawinigan Falls, 5%, 1959.....	13,000 00	
Shawinigan Falls, 5%, 1967.....	10,000 00	
Shawinigan Falls, 5%, 1969.....	1,000 00	41,000 00
Shawinigan Falls, 5%, 1970.....	5,000 00	
Shawinigan Falls, 5%, 1970.....	3,000 00	
Shawinigan Falls, 5%, 1971.....	7,000 00	
Shawinigan Falls, 5%, 1965.....	2,000 00	1,782 77
Shawinigan Falls, 5%, 1969.....	5,000 00	4,610 04
Sudbury, 6%, 1951.....	5,000 00	
Sudbury, 6%, 1952.....	41,000 00	47,295 57
Sudbury, 6%, 1951.....	25,000 00	27,431 46
Sorel, 5%, 1952.....	1,000 00	1,000 00
Trois Rivières, 4½%, 1956.....	1,000 00	
Trois Rivières, 4½%, 1958.....	13,000 00	14,000 00
Trois Rivières, 5%, 1953.....	5,000 00	
Trois Rivières, 5%, 1948.....	500 00	
Trois Rivières, 5%, 1949.....	500 00	
Trois Rivières, 5%, 1964.....	7,000 00	30,000 00
Trois Rivières, 5%, 1965.....	3,000 00	
Trois Rivières, 5%, 1967.....	4,000 00	
Trois Rivières, 5%, 1969.....	7,000 00	
Trois Rivières, 5%, 1970.....	3,000 00	
Trois Rivières, 5½%, 1962.....	2,000 00	2,000 00
St. Boniface, Man., 5%, 1941-4.....	55,253 72	53,640 16
St. Boniface, Man., 5½%, 1947, 52 and 56.....	19,000 00	20,036 96
St. Boniface, Man., 6%, 1939, 40, 51 and 54.....	135,915 27	147,239 24
Amqui, 5½%, 1946.....	30,000 00	31,380 95
Big Valley, 6%, 1925-1941.....	1,560 86	1,560 86

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Bromptonville, 5 %, 1951.....	\$100 00	\$290 11
Bromptonville, 5 %, 1953.....	200 00	
Cap. Madeleine, 6 %, 1942.....	10,000 00	10,166 19
Dolbeau, 5 ½ %, 1945.....	47,000 00	48,620 57
Dorval, 6 %, 1939.....	200 00	209 51
Eastview, 5 ½ %, 1948.....	5,066 05	23,201 99
Eastview, 5 ½ %, 1949.....	5,344 69	
Eastview, 5 ½ %, 1950.....	5,638 64	
Eastview, 5 ½ %, 1951.....	5,948 77	
Edmundston, N. B., 6 %, 1952.....	38,500 00	40,717 45
East Angus, 5 %, 1962.....	2,000 00	2,000 00
Fraserville, 5 %, 1949.....	9,000 00	9,000 00
Farnham, 4 ½ %, 1960.....	13,000 00	13,000 00
Farnham, 4 ½ %, 1960.....	3,000 00	2,781 01
Greenfield Park, 5 ½ %, 1969.....	10,800 00	11,279 74
Grand Mère, 5 %, 1957.....	1,000 00	7,000 00
Grand Mère, 5 %, 1951.....	1,000 00	
Grand Mère, 5 %, 1945.....	5,000 00	46,687 26
Humbolt, 5 ½ %, 1975.....	46,687 26	
Haileybury, 6 %, 1958.....	2,000 00	
Haileybury, 6 %, 1959.....	2,000 00	
Haileybury, 6 %, 1960.....	2,000 00	15,513 90
Haileybury, 6 %, 1961.....	3,000 00	
Haileybury, 6 %, 1962.....	3,000 00	
Haileybury, 6 %, 1963.....	3,000 00	
Haileybury, 6 %, 1953.....	1,000 00	11,081 20
Haileybury, 6 %, 1954.....	2,150 04	
Haileybury, 6 %, 1955.....	2,279 04	
Haileybury, 6 %, 1956.....	2,415 78	
Haileybury, 6 %, 1957.....	2,560 73	955 90
Inverness, 4 ½ %, 1937.....	1,000 00	
Jonquières, 5 %, 1939.....	38,000 00	38,500 00
Jonquières, 5 %, 1939.....	500 00	
Jonquières, 5 ½ %, 1947-50.....	400 00	420 92
Jonquières, 5 ½ %, 1947-56.....	16,300 00	17,350 14
Jonquières, 5 ½ %, 1947-51.....	300 00	316 01
Jonquières, 5 ½ %, 1952.....	500 00	530 43
Jonquières, 5 %, 1936.....	500 00	500 00
Jonquières, 5 %, 1937-41.....	5,000 00	5,000 00
Kapuskasing, 6 %, 1944-49.....	181,000 00	198,811 19
Kenogami, 5 ½ %, 1941.....	10,000 00	10,309 49
Laval des Rapides, 6 %, 1954.....	1,000 00	1,129 10
Laval des Rapides, 6 %, 1954.....	1,000 00	1,061 06
Leaside, Ont., 5 ½ %, 1945-49.....	5,000 00	5,000 00
Leaside, Ont., 5 ½ %, 1941-44.....	15,000 00	15,000 00
Montréal West, 4 %, 1941.....	10,000 00	9,862 72
Melville (ann.), 5 %, 1934-59.....	42,909 12	42,909 12
Melville (ann.), 6 %, 1934-59.....	858 60	902 06
Mont Joli, 5 ½ %, 1940.....	20,000 00	20,437 89
Mégantic, 5 ½ %, 1950-53.....	15,000 00	16,345 41
Mégantic, 1947-51.....	5,315 00	2,562 95
McLeod (ann.), 4 %, 1934-74.....	43,199 50	35,071 47
McLeod (ann.), 4 %, 1934-74.....	43,825 01	36,279 54
McLeod (ann.), 4 %, 1934-74.....	3,270 14	2,780 51
Montreal Sth., 5 ½ %, 1957.....	2,000 00	2,000 00
North Battleford, 5 ½ %, 1938.....	400 00	929 04
North Battleford, 5 ½ %, 1943.....	533 10	
North Battleford, 5 %, 1952.....	3,000 00	2,793 44
North Battleford, 5 ½ %, 1953.....	12,920 00	12,920 00
North Battleford, 5 ½ %, 1943.....	495 76	486 66
North Battleford, 5 ½ %, 1943.....	991 52	8,015 75
North Battleford, 5 ½ %, 1953.....	6,940 68	
North Battleford, 5 ½ %, 1943.....	6,444 92	19,503 78
North Battleford, 5 ½ %, 1953.....	12,394 08	
Oshawa, 5 %, 1944.....	10,059 18	13,473 13
Oshawa, 5 %, 1945.....	4,000 00	
St. Lambert, 5 ½ %, 1954.....	5,000 00	5,155 85
St. Lambert, 5 ½ %, 1962.....	10,000 00	10,755 21
St. Lambert, 5 %, 1945.....	2,000 00	4,000 00
St. Lambert, 5 %, 1948.....	1,000 00	
St. Lambert, 5 %, 1956.....	1,000 00	
St. Agathe des Monts, 5 %, 1944.....	1,000 00	
St. Agathe des Monts, 5 %, 1948.....	4,500 00	4,500 00
Terrebonne, 5 %, 1945-49.....	1,000 00	1,000 00
Terrebonne, 5 %, 1956.....	500 00	532 63
Thetford Mines, 6 %, 1941.....	849 00	817 00
Watrous (ann.), 5 ½ %, 1934-56.....	3,766 20	3,715 26
Watrous (ann.), 5 ½ %, 1934-56.....	25,012 23	24,780 63
Watrous (ann.), 5 ½ %, 1934-56.....	16,264 33	16,264 33
Watrous (ann.), 5 ½ %, 1934-56.....	5,016 80	5,256 18
Watrous (ann.), 5 ½ %, 1934-56.....	501 53	484 44
Yorkton, 5 %, 1940.....	5,508 98	5,508 98
Cormangay (ann.), 6 %, 1934-66.....	5,000 00	4,874 25
Ile Cadieux, 5 ½ %, 1946-50.....	1,000 00	1,021 43
Ile Cadieux, 5 ½ %, 1945.....	3,474 30	3,655 29
L'Assomption (ann.), 5 %, 1934-58.....	6,000 00	6,000 00
Matane, 5 %, 1937-47.....	1,000 00	3,100 00
Matane, 5 %, 1943.....	2,100 00	
Matane, 5 %, 1948.....	500 00	
Matane, 5 ½ %, 1939.....	500 00	
Matane, 5 ½ %, 1944.....	500 00	1,000 00

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Mont Laurier, 5%, 1942	\$100 00	
Mont Laurier, 5%, 1952	3,000 00	\$3,100 00
St. Joseph (ann.), 5%, 1934-59		9,059 13
Saindon, 5½%, 1950	200 00	
Saindon, 5½%, 1951	800 00	2,057 60
Saindon, 5½%, 1952	1,000 00	
Tofeld (ann.), 6%, 1934-64	22,012 70	23,814 51
Val Jalbert, 6%, 1939	2,000 00	2,094 97
Fort Garry, 6%, 1944	1,000 00	
Fort Garry, 6%, 1950	1,000 00	2,046 40
Fort Garry, 6%, 1944	1,500 00	
Fort Garry, 6%, 1950	1,000 00	2,579 08
Fort Garry, 5%, 1943	2,000 00	1,902 72
Fort Garry, 6%, 1950	6,000 00	6,259 83
Fort Garry, 5%, 1943	2,000 00	1,924 62
Fort Garry, 6%, 1945	1,000 00	1,042 19
Fort Garry, 6%, 1950	15,500 00	
Fort Garry, 6%, 1952	3,000 00	31,131 25
Fort Garry, 6%, 1950	11,000 00	
Canton Marchand, 5%, 1936	4,000 00	4,454 45
St. Vital, 5½%, 1956	4,000 00	4,055 44
St. Vital, 5½%, 1956	300 00	300 00
St. Rémi Amherst, 6%, 1933-61	47,300 00	50,472 99
Teck, 6%, 1946	13,900 00	15,148 72
Teck, 6%, 1947	2,000 00	
West Kildonan, 5½%, 1956	2,000 00	4,385 90
West Kildonan, 5½%, 1956	155,200 00	155,200 00
Saguenay, 5½%, 1953	188,900 00	201,571 90
Imm. Conception Sherbrooke, 5%, 1951-54	1,000 00	1,061 87
La Tuque, 5½%, 1948-51	15,000 00	13,154 11
La Tuque, 5½%, 1946-51	40,000 00	42,199 71
N. D. Défense (Montreal), 5½%, 1960-61	25,000 00	27,029 89
N. D. Défense (Montreal), 5½%, 1956-58	3,500 00	3,382 58
Ste. Anne des Monts, 6%, 1942	1,500 00	1,500 00
S.C. Marie, 5½%, 1949-51	6,000 00	6,000 00
St. Dominique, 5½%, 1953-1954	35,000 00	37,059 64
Ste. Famille Granby, 5½%, 1965	2,000 00	2,125 55
St. Ignace Loyola Pont Rouge, 5%, 1935-54	20,000 00	21,255 57
St. Lazare, 5%, 1948	19,100 00	19,100 00
St. Louis East Angus, 5½%, 1946	500 00	451 02
Ste. Thérèse Amos, 6%, 1942	500 00	500 00
Ste. Thérèse Blainville, 5%, 1946-54	500 00	500 00
Ste. Thérèse Blainville, 5%, 1942-45	4,500 00	4,500 00
Gravelbourg, 5½%, 1934-51	7,500 00	7,500 00
Gravelbourg, 5½%, 1933-51	22,000 00	22,413 23
Gravelbourg, 6%, 1948-53	14,600 00	14,874 13
Prince Albert, 5½%, 1953-60	20,000 00	22,032 23
Pembroke, 5½%, 1961	143,000 00	152,939 32
Ottawa, 4½%, 1934-35	21,500 00	23,267 87
Ottawa, 5½%, 1960	15,000 00	14,856 59
Renfrew, 5%, 1961	55,000 00	59,052 14
Cap Madeleine, 5%, 1952-54	1,500 00	1,500 00
Grand Mère, 6%, 1945-50	2,000 00	1,823 09
Greenfield Park, 6%, 1943	29,700 00	32,828 89
Jonquières, 5%, 1948	500 00	538 98
Kenogami, 5%, 1943	2,000 00	2,000 00
La Tuque, 5%, 1950	2,000 00	2,000 00
Rivière Bleue, 5½%, 1940	500 00	500 00
Shawinigan Falls, 5%, 1954	5,000 00	5,000 00
Shawinigan Falls, 5%, 1954	2,000 00	1,877 85
Ste. Anne Chic., 6%, 1942-45	2,000 00	2,000 00
St. J. M. Vianney (Gatineau), 5½%, 1941-60	3,000 00	3,254 03
St. Boniface, 5½%, 1936-45	34,500 00	36,712 91
Prince Albert, 4%, 1966	19,000 00	19,559 96
Peel Street Realities, 6½%, 1950	37,131 06	32,824 54
Peel Street Realities, 6½%, 1950	60,000 00	62,316 23
Peel Street Realities, 6½%, 1950	16,000 00	16,830 62
Peel Street Realities, 6½%, 1941	4,000 00	
Peel Street Realities, 6½%, 1940	1,000 00	5,116 82
Peel Street Realities, 6½%, 1950	2,000 00	
	1,000 00	3,000 00
Total	\$3,052,811 04	\$3,078,434 86

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Bagotville, 5½%, 1941	\$2,000 00	\$2,065 08	\$1,837 92
Bagotville, 5½%, 1946	15,000 00	15,710 61	14,139 55
Ford City, 5%, 1964	500 00		
Ford City, 5%, 1959	1,000 00	1,500 00	990 00
Gravelbourg, 7%, 1932	772 26	772 26	548 30
LaSalle, Ont., 6%, 1942-46	11,000 00	11,898 54	10,470 72
LaSalle, Ont., 6%, 1940-59	36,059 56	40,280 68	35,447 00
Riverside, 5½%, 1942-45	44,139 34	45,921 51	27,552 91
Riverside, 5½%, 1942-49	47,748 96	49,729 33	29,837 60

Schedule "D"—Continued

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
St. Joseph Alma, 5 1/2 %, 1947-49.....	\$10,000 00	\$10,508 58	\$9,457 72
Transcona, 4 %, 1956.....	82,500 00	82,500 00	52,800 00
Transcona, 4 %, 1956.....	5,800 00	5,021 83	3,213 97
Assiniboia, 5 %, 1936.....	5,979 83	5,899 18	4,424 39
St. James, 5 1/2 %, 1956.....	399,600 00	399,600 00	311,688 00
St. James, 5 1/2 %, 1956.....	313,400 00	333,356 59	260,018 14
Sandwich East, 5 1/2 %, 1942-50.....	9,502 91	9,932 76	8,542 17
Sandwich West, 5 1/2 %, 1940-50.....	114,259 46	116,589 45	101,432 82
Sandwich West, 5 %, 1941-59.....	12,271 53	11,949 83	9,918 36
Sandwich West, 5 %, 1940-49.....	26,000 00	26,000 00	21,580 00
Sandwich West, 5 1/2 %, 1940-45.....	22,108 75	22,858 69	19,887 06
Sandwich West, 5 %, 1954-58.....	17,000 00	17,000 00	14,110 00
Riverside, 5 1/2 %, 1933-49.....	4,783 93	4,961 17	4,365 83
Riverside, 6 %, 1951-54.....	7,000 00	7,755 22	7,134 80
Riverside, 5 1/2 %, 1945-46.....	4,000 00	4,178 78	3,677 33
Windsor East, 5 1/2 %, 1952-59.....	32,688 93	33,763 55	30,049 56
Windsor East, 5 1/2 %, 1943-51.....	5,187 22	5,449 31	4,849 89
Windsor East, 5 1/2 %, 1946-60.....	86,500 00	92,011 47	81,890 21
Bagotville, 6 %, 1933-41.....	9,200 00	9,668 61	7,638 20
Bagotville, 5 %, 1940.....	2,000 00	2,000 00	1,580 00
Bagotville, 5 1/2 %, 1941.....	5,000 00	5,163 34	4,079 04
Black Lake, 5 1/2 %, 1941.....	2,500 00	2,540 51	2,057 81
Total.....	<u>\$1,335,002 68</u>	<u>\$1,376,586 88</u>	<u>\$1,085,219 30</u>

TORONTO FIREMEN'S BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

Organized.—January 1st, 1891. *Incorporated.*—June 30th, 1893

OFFICERS

Principal Officer, Wm. D. Robbins; Secretary, G. A. Lascelles; Treasurer, Geo. Wilson.

Auditors.—S. C. Scott, A.C.A.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

Wm. D. Robbins, Geo. Wilson, C. M. Colquhoun, K.C., Geo. Sinclair, H. J. W. Johnson, G. A. Lascelles.

Statement for Year Ending 31st December, 1933

Assets

Ledger Assets

Amortized book value of bonds, debentures and debenture stocks not in default.....	\$2,499,278 59
Cash in chartered banks of Canada in Canada.....	712 27
Total Ledger Assets.....	<u>\$2,499,990 86</u>

Non-Ledger Assets

Interest accrued.....	\$22,798 25
Other Non-Ledger Assets, viz.: Contributions (Arrears).....	1,034 67
Total Non-Ledger Assets.....	<u>\$23,832 92</u>
Total Admitted Assets.....	<u>\$2,523,823 78</u>

Liabilities†

Present value of matured claims payable by instalments, retiring allowances.....	\$2,010 16
Total Liabilities (except Reserve).....	<u>\$2,010 16</u>

†For last actuarial report see report of the business for the year 1929. See Insurance Act, R.S.O. 1927, c. 222, sec. 220, ss. 4, and sec. 234, re societies with membership limited to government or municipal employees.

Statement of Operations of Each Fund for the Year Ending 31st December, 1933

SUPERANNUATION AND BENEFIT FUND

Balance of Fund (Ledger Assets), 31st December, 1932.....	\$2,315,951	90
Income for the year:		
Assessments, dues, fees and fines.....	\$101,326	51
Interest.....	116,652	79
Grants.....	27,300	00
Donations, etc.....	230	00
Other Income.....	257	07
Total Income.....	245,766	37
	\$2,561,718	27
Disbursements for the year:		
Pensions.....	\$47,433	14
Death claims.....	11,416	81
Retiring Allowances.....	1,315	06
Total Disbursements.....	60,165	01
	\$2,501,553	26
Deduct Transfers to General Fund.....	1,562	40
Balance of Fund (Ledger Assets), 31st December, 1933.....	\$2,499,990	86

GENERAL FUND

Balance of Fund (Ledger Assets), 31st December, 1932.....	Nil
Disbursements for the year:	
License and fees.....	\$155 00
Salaries.....	500 00
Actuaries' fees.....	750 00
Postage, printing and supplies.....	80 90
Insurance.....	75 00
Bond registration.....	1 50
Total Disbursements.....	<u>\$1,562 40</u>
Add Transfers from Superannuation and Benefit Fund.....	<u>\$1,562 40</u>
Balance of Fund (Ledger Assets), 31st December, 1933.....	Nil

Exhibit of Policies (Mortuary)

Classification	No.	Amount
At end of 1932.....	687	.....
Less ceased by:		
Death.....	3	.....
Maturity—Resignation.....	1	.....
Expiry—Dismissal.....	3	.....
Disability.....	1	.....
Total ceased.....	8	.....
At end of 1933.....	679	.....

Schedule "C"

Bonds and Debentures Owned by the Society (not in default)

	Par Value	Book Value
Province of Ontario, 4 ½ %, 1950.....	35,000 00	33,944 32
Province of Saskatchewan, 6 %, 1952.....	10,000 00	10,090 00
Province of Saskatchewan, 5 ½ %, 1952.....	10,000 00	9,615 70
Canadian National Railway, 5 %, 1969.....	60,000 00	63,585 84
Province of Ontario H.E.P.C., 6 %, 1941.....	8,000 00	8,097 06
City of Toronto, 6 %, 1935-51.....	246,000 00	261,545 50
City of Toronto, 5 ¾ %, 1936.....	2,000 00	2,038 80
City of Toronto, 5 ½ %, 1936-58.....	274,500 00	278,862 85
City of Toronto, 5 %, 1934-60.....	567,398 21	572,685 75
City of Toronto, 4 ½ %, 1934-1958.....	1,020,583 92	991,243 38
City of Toronto, 4 %, 1934-58.....	87,406 66	79,069 15
City of Toronto, 3 ½ %, 1944.....	1,594 66	1,412 29
Toronto Harbour Commissioners, 4 ½ %, 1953.....	5,000 00	4,668 93
City of Hamilton, 5 %, 1949.....	25,000 00	24,472 66
City of Brantford, 5 ½ %, 1934-1952.....	3,800 00	3,863 16
Town of Weston, 6 ½ %, 1948-51.....	15,000 00	15,352 93
Town of New Toronto, 6 %, 1946-47.....	15,000 00	14,695 57
Town of Tilbury, 6 %, 1943-48.....	9,571 78	10,466 87
Town of Aurora, 5 %, 1943-45.....	3,935 46	3,966 98
Village of Forest Hill, 6 %, 1940-47.....	11,887 69	11,690 91
Township of York, 5 %, 1937-46.....	5,000 00	5,009 80
Township of North York, 5 %, 1938-1942.....	14,520 93	14,576 32

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Township of East York, 5½%, 1934-45.....	\$7,000 00	\$7,236 23
Township of East York, 5%, 1935-46.....	22,715 60	22,523 83
Township of Scarborough, 5%, 1944-46.....	25,000 00	25,000 00
Township of Nepean, 6%, 1961.....	10,000 00	10,324 79
Toronto Separate School Board, 5½%, 1939-40.....	13,000 00	13,238 97
	<u>\$2,508,914 91</u>	<u>\$2,499,278 59</u>

TORONTO POLICE BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

Organized.—January 1st, 1882. *Incorporated.*—May 1st, 1882.

OFFICERS

Principal Officer, Detective Sergeant John Wm. Elliott; Secretary, Inspector Wm. Kelly; Treasurer, Geo. Wilson.

Auditors.—S. C. Scott, A.C.A.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

Jno. Wm. Elliott; Jas. Simpson; Geo. Wilson; C. M. Colquhoun, K.C.; Wm. Martin; G. A. Fraser; Geo. Elliott.

Statement for Year Ending 31st December, 1933

Assets

Ledger Assets

Mortgage loans on real estate, first mortgages.....	\$40,000 00
Amortized book value of bonds, debentures and debenture stocks not in default....	2,717,490 98
Cash in chartered banks of Canada in Canada.....	1,653 77
Total Ledger Assets.....	<u>\$2,759,144 75</u>

Non-Ledger Assets

Interest accrued.....	\$39,604 92
Total Non-Ledger Assets.....	<u>\$39,604 92</u>
Total Admitted Assets.....	<u>\$2,798,749 67</u>

Liabilities†

Statement of Operations of each Fund for the Year Ending December 31st, 1933

SUPERANNUATION AND BENEFIT FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	\$2,481,393 66
Income for the year:	
Assessments, dues, fees and fines.....	\$150,620 91
Interest.....	131,333 93
Grants.....	153,941 00
Donations.....	50 00
Other income.....	980 01
Total Income.....	<u>436,925 85</u>
	\$2,918,319 51
Disbursements for the year:	
Pensions.....	\$127,336 69
Death claims.....	5,625 00
Retiring allowances.....	5,835 00
Total Disbursements.....	<u>138,796 69</u>
	<u>\$2,779,522 82</u>
Deduct: Transfers to General Fund.....	<u>\$20,378 07</u>
Balance of Fund (Ledger Assets) 31st December, 1933.....	<u>\$2,759,144 75</u>

†For the last actuarial report, see report of business for the year 1930. See Insurance Act, R.S.O. 1927, c. 222, sec. 220, ss. 4 and sec. 234, re societies with membership limited to government or municipal employees.

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1932.....	Nil
Disbursements for the year:	
Salaries.....	\$500 00
Licenses and fees.....	155 00
Equipment refunds.....	19,160 00
Insurance.....	59 60
Postage, printing and supplies.....	130 36
Bank service.....	348 11
Medical service.....	25 00
Total Disbursements.....	\$20,378 07
Add: Transfers from Superannuation and Benefit Fund.....	\$20,378 07
Balance of Fund (Ledger Assets) 31st December, 1933.....	Nil

Exhibit of Policies (Mortuary)

	No.	Amount
At end of 1932.....	978	.....
Less ceased by:		
Death.....	3	.....
Maturity.....	12	.....
Expiry.....	2	.....
Disability.....	7	.....
Total ceased.....	24	.....
At end of 1933.....	954	.....

Schedule "C"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value
Dominion of Canada Refunding Loan, 4 1/2 %, 1944.....	\$30,000 00	\$28,067 50
Province of Ontario, 6 %, 1941-43.....	195,000 00	196,784 81
Province of Ontario, 5 1/2 %, 1947.....	10,000 00	10,411 66
Province of New Brunswick, 5 1/2 %, 1950-52.....	84,000 00	85,544 85
Province of Manitoba, 6 %, 1947.....	52,500 00	52,643 32
Province of Saskatchewan, 6 %, 1952.....	22,000 00	18,822 71
Dominion of Canada, C.N.R., 5 %, 1954-1969.....	66,000 00	65,597 05
Dominion of Canada, 4 3/4 %, 1955.....	60,000 00	56,043 80
Dominion of Canada, 4 1/2 %, 1968.....	50,000 00	48,051 55
Province of Ontario, H.E.P.C., 6 %, 1940.....	20,000 00	20,963 60
Province of Ontario, 4 3/4 %, 1970.....	30,000 00	27,555 80
Province of Ontario, 3 1/2 % Railway Certificates, 1934-1944.....	13,245 91	12,447 00
City of Toronto, 6 %, 1934-1951.....	325,000 00	337,028 92
City of Toronto, 5 1/2 %, 1937-1958.....	526,500 00	538,255 38
City of Toronto, 5 %, 1937-57.....	336,000 00	332,776 53
City of Toronto, 4 1/2 %, 1939-1950.....	181,000 00	166,043 59
City of Toronto, 4 %, 1948.....	22,386 66	20,232 36
Toronto Harbour Commission, 5 %, 1953.....	20,000 00	20,578 24
City of Hamilton, 6 %, 1951-1962.....	174,000 00	182,016 78
City of Hamilton, 5 %, 1946.....	15,000 00	15,000 00
City of London, 5 %, 1945.....	25,000 00	24,794 41
City of Brantford, 5 1/2 %, 1934-1952.....	9,500 00	9,658 02
City of Guelph, 5 1/2 %, 1945.....	25,882 00	25,711 19
City of Port Arthur, 5 %, 1959.....	50,000 00	48,762 50
City of Owen Sound, 5 %, 1945.....	5,000 00	5,141 42
City of Kitchener, 5 1/2 %, 1949.....	5,000 00	5,156 09
City of Halifax, 5 %, 1961.....	50,000 00	50,397 24
Town of Oshawa, 5 1/2 %, 1934-1936.....	2,866 30	2,866 30
Town of Weston, 5 %, 1937-1943.....	10,000 00	10,139 23
Town of Leaside, 5 1/2 %, 1936-1951.....	21,497 52	21,943 74
Village of Forest Hill, 5 %, 1941.....	3,000 00	3,058 80
County of Carlton, 6 %, 1939.....	5,000 00	4,944 30
County of Carlton, 5 %, 1934-1935.....	2,984 09	2,976 21
Township of York, 5 %, 1943-1954.....	110,035 43	109,621 12
Township of North York, 6 %, 1940-1941.....	11,000 00	10,597 26
Township of East York, 5 1/2 %, 1937.....	25,771 19	25,934 42
Township of Scarborough, 5 %, 1938-1940.....	25,369 66	25,374 59
Township of Barton, 5 1/2 %, 1940.....	9,105 55	8,985 91
Township of Nepean, 6 %, 1959.....	15,000 00	16,185 54
Toronto Separate School Board, 6 %, 1941.....	25,000 00	26,242 50
Toronto Separate School Board, 5 1/2 %, 1940.....	13,000 00	13,242 90
Toronto Separate School Board, 5 %, 1945.....	7,000 00	6,935 84
C.P.R. Coll. Trust, 5 %, 1954.....	25,000 00	24,956 00
Total.....	\$2,714,644 31	\$2,717,490 98

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA*

HEAD OFFICE, COLUMBUS, OHIO

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Harry F. Moulden, 171 Market St., Winnipeg, Manitoba.

Chief or General Agent in Ontario.—E. H. Snider, 17 Main Street East, Hamilton, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$721,000	Premiums—Ontario (net).....	\$17,948
Ontario certificates in force (number)	1,038	Premiums—Canada (net).....	59,589
Canadian certificate in force (number)	3,328	Premiums—Total (net).....	1,168,264
		Benefits paid—Ontario (net).....	8,351
		Benefits paid—Canada (net).....	33,964
		Total benefits paid (net).....	954,219

WOMAN'S BENEFIT ASSOCIATION*

HEAD OFFICE, PORT HURON, MICH.

Principal Office in Canada, Sarnia, Ont.

Manager or Chief Executive Officer in Canada.—Mrs. Mary J. Baird, Sarnia.

Chief or General Agent in Ontario.—Mrs. Mary J. Baird, Royal Bank Bldg., Sarnia.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$33,293,668	Premiums—Ontario (net).....	\$9,412
Ontario insurance in force (gross)...	341,023	Premiums—Canada (net).....	57,773
Canadian insurance in force (gross)	2,153,032	Premiums—Total (net).....	4,248,105
Total insurance in force (gross)....	128,648,060	Benefits paid—Ontario (net).....	1,060
		Benefits paid—Canada (net).....	19,684
		Total benefits paid (net).....	2,255,857

*See note on page 1.

E

MUTUAL BENEFIT SOCIETIES

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1933

To which are appended statements of the auxiliary bodies lettered below as A, B, C, and D

HEAD OFFICE, 229 COLLEGE STREET, TORONTO

Organized.—July 27th, 1855. Incorporated in Ontario.—November 19th, 1874

The Executive Officers of the Society at the 31st December, 1933, were as follows: A. W. Gray, Grand Master, Brockville, Ont.; W. J. Black, Deputy Grand Master, Renfrew, Ont.; J. P. F. Williams, Grand Warden, 550 Palmerston Block, Toronto Ont.; Wm. Brooks, Grand Secretary, 229 College Street, Toronto; N. J. M. Lockhart, Grand Treasurer, St. Catharines, Ont.

I. Funeral Benefits

The Subordinate Lodges undertake funeral benefits. The total membership of these lodges at the 31st December, 1933, was 47,250.

The number of deaths in the Society in 1933 was 708.

The amount of funeral benefits paid in 1933, in respect to deceased members was \$30,099.00.

Total amount of funeral benefits paid in respect of deceased wives, \$2,353.09.

II. Sick Benefits

The Subordinate Lodges undertake sick benefits.

The total number of members who received sick benefits in 1933 was 2,576.

The amount of benefits paid in 1933, in respect of sick members, \$78,782.58.

The number of weeks sickness experienced in 1933 was 24,611. Amount paid for medical attendance and nursing during 1933, \$12,416.76.

III. Assets

	Grand Body	Subordinate Bodies
Amount of real estate.....	\$274,534 69	\$1,624,199 41
Cash value of mortgages.....	950 00	.....
Amount of securities.....	74,612 50	1,352,798 79
Cash in hands of Grand Secretary and in banks.....	65 23	212,529 30
Amount of cash in Dominion Bank.....	39,395 14	.....
Cash in Canada Permanent Mortgage Company.....	1,672 24	.....
All other assets.....	48,239 35	.....
Assets not admitted:		
Grand Lodge.....	\$69,532 29	
Subordinate Lodges.....	720,188 22	
Total amount of assets.....	<u>\$439,469 15</u>	<u>\$3,189,527 50</u>

IV. Liabilities

	Grand Body	Subordinate Bodies
Sick benefits, funeral benefits, all other liabilities.....	\$8,485 98	\$75,925 59

V. Miscellaneous

The books and accounts of the Subordinate Lodges were audited in October, 1933, and those of the Grand Lodge in December, 1933.

Names and post office addresses of Grand Lodge auditors: C. J. Parker, C.A., Brantford; G. D. Campbell, F.C.A., Toronto.

Sections 5, 17, 18, 56, 67, 108 and 120 (A), (B), (C), (F), (O), (Z), (BZ), (CZ), (DZ), (KZ), (MZ) of the Grand Lodge Constitution were amended at 1933 Session of Grand Lodge, clauses 52, 74, 85, 88, 91, 106, 118, 126, 133, 154, 163, 15, 63, 9, 10, 11, 30, 31, 32, 33, 47, 50, 54A, 65, 69 and 105 of the Subordinate Lodge Constitution were amended at the 1932 Session of Grand Lodge.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$5,000.00.

VI. Cash Receipts

Cash balance (Grand Lodge) from 1932 (not extended), \$40,205.07.

	Grand Lodge	Subordinate Lodges
Cash received during 1932 from:		
Initiation fees, etc.....	.....	\$10,296 75
Dues.....	.....	264,917 71
Per capita tax and levies.....	\$59,613 69	.....
Fines.....	50 00	.....
Supplies sold.....	6,910 44	.....
Interest and dividends.....	6,034 92	177,367 28
Premiums for guarantee.....	34 20	.....
All other sources.....	9,505 45	104,232 98
Cash received from sold or matured investments (not extended) nil.		
Total receipts.....	<u>\$82,148 70</u>	<u>\$556,814 72</u>

VII. Cash Expenditure

(a) Expenses of Management		Grand Lodge	Subordinate Bodies
Cash paid during 1933 for:			
Commission and organization expenses.....		\$506 35	.....
Per capita tax.....		150 00	.....
Expenses of annual meeting.....		11,099 99	.....
Interest.....		282 80	.....
Registration fee.....		10 00	.....
Rent, etc.....		1,662 50	.....
Supplies bought.....		6,058 04	.....
Travelling expenses and appropriations to officers.....		2,763 58	.....
Salaries, officers' and auditors' fees.....		6,925 69	.....
Printing, stationery and advertising.....		855 74	.....
Postage and express.....		784 90	.....
Premiums.....		37 50	.....
Other management expenses (detailed in memo.).....		3,478 07	\$197,909 38
Total Expenses of Management.....		\$34,615 16	\$197,909 38
(b) Miscellaneous Expenditure			
Benefits to widows and orphan.....			\$26,028 00
Funeral benefits.....			30,099 00
Sick benefits.....			78,782 58
Medical attendance and nursing.....			12,416 76
Gratuities—Special relief.....			11,805 80
All other.....		\$46,606 00	163,834 75
For investments (not extended), NIL.....			
Grand Total.....		\$81,221 16	\$520,876 27

(A) Abstract from the Returns of the Rebekah Lodges to the Grand Lodge of Ontario

	Males	Females	Totals
Number of members, 31st December, 1932.....	4,765	18,370	23,135
Admitted during 1933.....	51	410	461
Total.....	4,816	18,780	23,596
Deduct (withdrawn or cancelled).....	468	1,217	1,685
Membership, 31st December, 1933.....	4,348	17,563	21,911

Receipts

Dues.....	\$26,773 32
Admissions.....	1,867 50
Rents, etc.....	745 72
Miscellaneous.....	19,434 54
Total.....	\$48,821 08

Expenditure for Relief Only

Relief of members.....	\$2,969 56
Relief of widowed families.....	10 20
I.O.O.F. Home.....	570 17
Orphans.....	9 20
Special Relief.....	520 92
Total.....	\$2,080 05

Miscellaneous

Expenses, lodges.....	\$49,357 21
Invested funds of Rebekah Lodges.....	67,112 51
Cash on hand, Rebekah Lodges.....	26,011 70
Working expenses of Assembly.....	14,037 43
Cash in Assembly funds.....	805 66
Invested funds of Assembly.....	9,500 00
Number of lodges.....	249 00

(B) The Following Summary from the Returns of the Grand Encampment Shows the Membership and Standing at 31st December, 1933

Number of members as from last report.....	7,807
Initiated during the year ending 31st December, 1933.....	93
Admitted by card during the year ending 31st December, 1933.....	16
Reinstated during the year ending 31st December, 1933.....	13
Total.....	7,929
Deductions:	
Withdrawn by card.....	107
Suspended by non-payment of dues.....	427
Suspended from Subordinate Lodge.....	142
Deceased.....	87
Expelled.....	23
Error in previous report.....	
	786
Net membership, 31st December, 1933.....	7,143

Summary—Continued

Number of patriarchs relieved in 1933.....	237
Number of weeks for which benefits were paid.....	1,776
Amount paid for burying the dead in 1933.....	\$305 25
Amount paid for relief of patriarchs (sick benefits).....	2,905 26
Amount paid for special relief in 1933.....	471 79
Relief of widowed families.....	265 00
Total amount of Relief Paid.....	\$3,947 30
Receipts from all sources.....	\$17,804 03
Working expenses of subordinate encampment.....	15,718 43
Cash assets.....	\$12,186 99
Invested in mortgages and securities.....	48,711 04
Invested in buildings and lands.....	7,762 43
Invested in furniture and regalia.....	20,745 01
All other assets.....	11,744 59
Total Funds of Subordinate Encampments, 31st December, 1933.....	\$101,150 06
Less Liabilities.....	2,727 47
	<u>\$98,422 59</u>

(C) The Oddfellow's Funeral Aid Association of the Counties of Lincoln and Weiland

Number of members who died in 1933.....	10
Number of members, 31st December, 1933.....	498
Amount of cash received during the year 1933.....	\$1,717 22
Amount of expenses in management in 1933.....	238 97
Amount paid funeral claims.....	1,250 00
Amount on hand, 31st December, 1933.....	631 82

(D) Department of Ontario, P.M., I.O.O.F.

Number of Cantons.....	17
Number of members, last report.....	614
Mustered during year.....	20
Admitted on honourable discharge papers.....	7
Reinstated.....	1
Total.....	642
From which deduct:	
Withdrawn by honourable discharge papers.....	11
Deceased.....	5
Suspended during year.....	54
Expelled.....	..
Total.....	70
Total membership, 31st December, 1933.....	572
Net Decrease for the year.....	42

Assets

Cash balance on hand, last report.....	\$41 86
Receipts from grants and per capita taxes.....	639 75
Receipts from badges, jewels, etc.....	473 00
Receipts from commissions and supplies.....	142 33
Total Assets.....	<u>\$1,296 94</u>

Disbursements

Department sundries.....	\$896 06
Badges and jewels.....	221 45
S.G.L. supplies.....	113 63
Total.....	<u>\$1,231 14</u>
Cash balance, 31st December, 1933.....	<u>\$65 80</u>

Short Name of Society	ASSETS					LIABILITIES							
	Real estate		Mortgages on real estate		Bonds, debentures, and other securities		Cash on hand and in bank		Total		Claims unpaid	All other	Total
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			
American Watch Case Co., Employees M.W.A.					1,000 00		353 17		1,353 17				
Army and Navy Veterans Society, Hamilton	1,250 00				500 00		151 18		1,948 38			26 75	26 75
Army and Navy Veterans Society, Toronto					4,000 00		321 64		4,450 29				
Beaver Sick and Funeral Benefit Club							56 48		56 48				
Border Cities Italian Club Mutual Benefit Society							561 59		561 59	7 00			7 00
Brantford Carriage Company, Limited, Relief Association							822 56		822 56				
Brantford Hungarian Mutual Benefit Society							5,203 32		5,203 32				
Brantford Polish Mutual Benefit and Friendly Society	1,400 00						1,941 77		3,341 77				
Brown Bros., Ltd., Employees Sick Benefit Society					150 00		524 71		674 71				
Brunner Mond Mutual Benefit Society					4,044 00		3,158 99		7,239 65				
Canada Cycle and Motor Co., Employees Mutual Benefit Society							986 31		986 31				
Canadian Acme Screw and Gear, Employees Mutual Benefit Society							1,448 20		1,448 20				
Canadian Allis-Chalmers, Limited, E.M.B. Society							769 76		769 76				
Canadian General Electric Ward St. Works Division, Employees Mutual Benefit Society							1,237 54		1,237 54				
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners of Canada					5,000 00		5,338 42		10,338 42				
Canadian Hebrew Benevolent Society	2,000 00				4,466 31		4,774 78		11,241 09	50 00		60 00	50 00
Canadian Hungarian Mutual Benefit Federation							857 98		857 98	65 00			125 00
Canadian National Expressmen's Mutual Benefit Association					12,000 00		3,137 16		15,516 66				
Canadian Order of Rechabites					6,000 00		4,237 20		39,659 12				
Canadian Pacific Expressmen's Sick Benefit Association			29,190 00		4,766 44		3,069 99		7,836 43				
Chemical Mutual Benefit Society							1,128 58		1,128 58				
Citizens Mutual Benefit Association							191 12		191 12				
Cobban Manufacturing Company, Employees Mutual Benefit Society							150 00		150 00				
Cockshutt Plow Company Relief Association							1,249 14		1,249 14				
Consumers Gas Company's Employees Mutual Benefit Society							764 68		764 68				
Czenstoslower Aid Society					8,600 00		472 94		9,072 94				
Daughters of England Benevolent Society					28,950 00		7,616 87		44,733 17	861 44		861 44	861 44
Dominion Forge and Stamping Co., E.M.B. Association			7,679 70				1,716 92		1,716 92				
Dunlop Tire and Rubber Goods, Employees Mutual Benefit Society							1,709 47		1,709 47				
Engineers Mutual Benefit Fund							2,929 04		2,929 04				
Evening Telegram Employees Benefit Society							746 35		746 35				
Globe Printing Company's Employees Benefit Society							1,047 99		1,047 99				
Goold, Shapley & Muir Company, Employees Sick Relief Association							248 91		248 91				
Grand Order of Israel Benefit Society	4,500 00						537 67		5,147 87				
B. Greening Wire Co., Ltd. Employees Benefit Society							162 78		162 78				
Gutta Percha and Rubber Manufacturing Company, Ltd., E.S.B.S.					1,000 00		1,184 67		2,184 67				
Harris Abattoir Mutual Benefit Association							3,057 55		5,436 56	150 00		34 31	150 00
Hamilton St. Stanislaus Mutual Benefit Association							2,096 95		2,096 95	193 00			227 31
Hebrew Friendly Society	2,000 00				989 98		901 06		3,891 04				
Hebrew Sick Benefit Society	12,572 72						1,170 30		14,843 02	161 55		161 55	161 55

[illegible]

Short Name of Society	ASSETS						LIABILITIES		
	Real estate	Mortgages on real estate	Bonds, debentures, and other securities	Cash on hand and in bank	All other	Total	Claims unpaid	All other	Total
	\$ C.	\$ C.	\$ C.	\$ C.	\$ C.	\$ C.	\$ C.	\$ C.	\$ C.
Star of Italy Mutual Aid and Benevolent Society.	7,500 00			1,251 28		8,751 28			8,751 28
Siar Mutual Benefit Society.				1,142 73		1,142 73			1,142 73
Theatrical Mutual, Hamilton, Lodge No. 25.				184 65		1,684 65			1,684 65
Theatrical Mutual, Toronto, Lodge No. 11.		1,500 00		3,226 49		31,482 49	15 00	37 50	52 50
Toronto Civic Employees Benevolent Association.			28,256 00	2,896 39		12,396 39			
Toronto Hebrew Benevolent Society.	5,000 00	1,290 63		1,181 08	1,709 40	16,665 62	324 00	498 15	822 15
Toronto Hydro-Electric System Employees' Mutual Benefit Society.			7,484 51						
Toronto Independent Benevolent Association.				1,804 07		1,804 07			
Toronto Musical Protective Association.	2,000 00		2,000 00	1,224 52		5,224 52			
Toronto Railway Employees' Union.	28,000 00		69,000 00	7,211 64		104,211 64			
*Toronto Railway Employees' Union and Benefit Society.	15,211 95			2,183 71		17,395 66			
Toronto Typographical Union No. 91.			2,500 00	1,509 96		4,009 96			
Transportation Club of Toronto.			3,326 79	3,060 08		6,386 87			
Ukrainian National Mutual Benefit Association of Fort William.	4,000 00			722 46		4,722 46			
Ulgia Mutual Benefit Society.				1,543 97		1,543 97			
Union of Ukrainian Brotherhoods.		1,700 00		5,953 38		7,653 38			
United Mutual Benefit Society of A. Pushkin.				61 44		61 44			
Warsaw Lodzer Mutual Benefit Association.	922 20			508 54		1,430 74			
Young Men's Hebrew Association.	2,000 00	3,950 00	1,500 00	3,254 46		10,704 46		476 50	476 50
Zion Benevolent Society.	5,000 00		5,029 98	2,467 56		12,497 54			
Totals.	130,154 94	176,398 08	321,439 01	301,731 85	5,472 59	935,196 47	1,739 25	4,945 87	6,685 12

*Equity in 60 Bond St. (Total value \$110,000) purchased from Toronto Street Railway Employees' Union as follows: 1925, \$7,500; 1926, \$2,500; 1931, \$2,000; 1933, \$3,211.95.

Short Name of Society	EXPERIENCE				INCOME				
	Number reported at 31st December, 1933	Number of members who died during 1933 (**Members' wives; †Members' parents)	Number of members sick during 1933	Number of weeks' sickness during 1933	Assessments, dues and fees	Interest	All other	Total	Received from investment
American Watch Case Co. Employees' M.W.A.	62	6	9	26	\$ 405 33	\$ 56 41	\$ C.	\$ C.	\$ C.
Army and Navy Veterans Society, Hamilton.	142	4	..	..	477 95	37 76	1,420 71	461 74	300 00
Army and Navy Veterans Society, Toronto.	227	..	..	..	354 79	222 71	68 76	646 26	..
Beaver Sick and Funeral Benefit Club.	194	**3	25	104	1,608 75	..	1,608 75	1,608 75	..
Border Cities Italian Club Mutual Benefit Society.	108	**1	12	40	541 95	6 46	708 42	1,256 83	..
Brantford Carriage Company, Ltd., Relief Association.	139	1	12	40	1,139 50	14 28	17 50	1,171 28	..
Brantford Hungarian Mutual Benefit Society.	108	1	29	90	1,182 00	174 31	7 65	1,363 96	..
Brantford Polish Mutual Benefit and Friendly Society.	98	1	9	16	489 50	22 82	1,070 95	1,583 27	..
Brown Bros., Ltd., Employees' Sick Benefit Society.	47	..	10	45	124 75	22 49	..	147 24	..
Brunner Mond Mutual Benefit Society.	124	..	21	40	1,860 60	284 82	..	2,145 42	..
Canada Cycle and Motor Co. Employees' Mutual Benefit Society.	244	..	43	154	1,833 60	15 81	1 00	1,850 41	..
Canadian Acme Screw and Gear Employees' Mutual Benefit Society.	300	..	85	187	2,037 15	39 17	..	2,076 32	..
Canadian Allis-Chalmers, Limited, E.M.B. Society.	243	3	42	143	1,275 75	35 07	..	1,310 82	..
Canadian General Electric, Ward St. Works Division, E.M.B. Society.	281	..	26	101	1,109 50	27 94	..	1,137 44	..
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners of Canada.	400	2	..	..	4,947 05	448 04	263 43	5,658 52	1,035 71
Canadian Hebrew Benevolent Society.	175	2	11	74	6,413 68	242 01	8 20	6,663 89	..
Canadian Hungarian Mutual Benefit Federation.	523	..	151	1,146	6,727 64	22 65	1,046 72	7,797 01	..
Canadian National Expressmen's Mutual Benefit Assoc.	1,180	12	174	729	7,058 00	646 15	24 52	7,728 67	..
Canadian Order of Rechabites.	572	1	41	194	2,041 38	1,866 46	286 70	4,194 54	400 00
Canadian Pacific Expressmen's Sick Benefit Association.	1,444	15	324	1,446	10,938 50	316 23	..	11,254 73	..
Chemical Mutual Benefit Society.	316	1	40	108	1,828 40	..	..	1,828 40	..
Citizens' Mutual Benefit Association.	80	..	..	..	460 00	..	..	460 00	..
Cobban Manufacturing Company's Employees' Mutual Benefit Society.	40	1	5	8	230 00	3 35	..	233 35	..
Cockshutt Plow Company Relief Association.	210	1	22	128	878 50	..	878 50	1,757 00	..
Consumers' Gas Company's Employees' Mutual Benefit Society.	584	8	84	328	3,987 90	..	500 00	4,487 90	..
Czenstoshower Aid Society.	227	**2	27	125	4,119 86	400 80	1,246 23	5,766 89	..
Daughters of England Benevolent Society.	6,586	37	561	2,244	4,886 44	1,931 71	2,028 48	8,846 63	10 30
Dominion Forge and Stamping Co., E.M.B. Association.	94	2	21	99	373 60	55 76	..	429 36	..
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society.	531	3	108	250	3,330 75	37 27	..	3,368 02	..
Engineers' Mutual Benefit Fund.	34	..	6	37	361 22	103 70	10 00	474 92	..
Evening Telegram Employees' Benefit Society.	141	2	24	78	1,140 50	53 11	..	1,193 61	..
Globe Printing Company's Employees' Benefit Society.	128	..	16	66	987 00	155 80	50 00	1,192 80	..
Gold-Shapley & Muir Co. Employees' Sick Relief Assoc.	40	..	6	33	136 50	10 88	..	147 38	..
Grand Order of Israel Benefit Society.	205	**1	19	112	965 23	..	338 60	1,303 83	..
B. Greening Wire Co., Ltd., Employees' Benefit Society.	341	2	30	157	599 45	..	199 81	799 26	..
Gutta Percha & Rubber Mfg. Co., Ltd., E.S.B.S.	970	..	214	256	1,412 50	79 44	..	1,491 94	..
Harris Abattoir Mutual Benefit Association.	1,521	4	..	1,028	11,877 15	110 16	156 06	12,143 37	..
Hamilton St. Stanislaus Mutual Benefit Society.	80	..	13	61	510 00	55 95	62 73	628 68	..
Hebrew Friendly Society.	74	1	9	59	1,382 90	50 00	89 20	1,522 10	..

Short Name of Society	EXPERIENCE					INCOME			
	Number reported at 31st December, 1933	Number of members who died during 1933 (††Members' wives; ††Members' parents)	Number of members sick during 1933	Number of weeks' sickness during 1933	Assessments, dues and fees	Interest	All other	Total	Received from investment
Hebrew Sick Benefit Society	154	††1	8	30	\$ 2,240 65	\$ 35 45	\$ 1,298 64	\$ 3,583 74	\$.
Heintzman & Company's Employees' Sick Benefit Society	70	10	10	94	1,076 13	861 58	6 10	1,943 81	1 04
Hibernians, Ancient Order of	217		10	34	246 10	6 76		252 36	
Imperial, Carmichael & Co. Sick Benefit Society	158		37	34	1,483 00	35 41	15 98	1,534 39	
Italian Brothers' Mutual Benefit Society	150		5	19	2,809 75	29 74	3 80	2,926 70	
Italian Mutual Benefit Society of Port Arthur	75	††3	51	188	2,885 79	37 22	308 22	4,657 78	
Italo-Chinese Benevolent Society	190		40	158	3,981 80	167 67		4,523 34	
Jewish Benevolent Society	381	4	49	37	4,249 17	274 17		4,523 34	
Kaiser Sick Benefit Society	246	1	32	57	621 00	326 22	3 55	951 07	
Knights of Malta, Grand College of Ontario	257	4	171	1,202	4,831 10	207 78	830 41	5,878 29	
Knights of Pythias, Grand Lodge of Ontario	3,756	50	102	4,412	5,345 31	3 00	1,401 99	6,750 30	
Labour Temple Mutual Benefit Society	318	††1	19	102	5,335 20	8 49	237 35	781 13	
Lafayette Mutual Benefit Society	81		21	75	543 00	1 61	544 61	544 61	
Lodge Mutual Benefit Society	92	1	15	102	3,105 40	203 05	587 55	3,896 00	
Loyal Orange Young Britain, Lodge No. 33	197	††1	15	16	29 534 41	25 41	2,369 64	3,331 52	
Loyal Order of M. of Ontario	6,579	40	1,105	4,412	3,570 87	1,427 47	817 08	5,748 22	
Loyal Trade Union Association	8,175	85				60 50			
Massey-Harris Co. Verity Works Sick and Funeral Benefit Association	215		19	76	419 35	83 54	219 00	721 79	
Massey-Harris Employees' Benefit Association (Brantford)	441	††1	47	108	1,958 75	45 35	347 20	2,551 28	
Massey-Harris (Toronto) Mutual Benefit Society	500	6	37	217	1,409 50	88 50	2,401 55	4,301 55	
Moxier Sick Benefit Society	178	2	32	53	3,342 70	187 25	2,218 29	5,748 22	
Mutual Benefit Society of Alumnae Association Victoria									
Hospital School of Nursing	32					44 85	341 60	386 45	
Mutual Masonic Company of St. Catharines	231	4	57	159	195 78	15 77		411 05	
Maclean Publishing Co. Ltd., Mutual Benefit Assoc.	184				1,100 52	103 57		1,203 89	
National Cash Register Company's Employees' Benefit Society									
Oldfellows, Manchester Unity, Independent Order of	118	††8	11	19	454 60	61 44	12,080 34	515 94	
Orange Grand Lodge of Ontario West	1,870	16	357	2,373	31,379 06	8,403 88		51,643 28	
Order of the Sons of Italy Mutual Benefit Society	25,117	372			15,541 50	608 84	231 91	16,382 25	
Ostrzewer Independent Mutual Benefit Society	92				1,188 02	31 18		1,201 20	
Ottawa Typographical Union No. 102	69		11	24	1,594 98	37 00	220 60	1,842 58	
Ottawa Hebrew Benefit Society	115	1	3	5	519 60	65 36		585 00	
Polish Alliance Friendly Society of Canada	288	4	31	147	1,924 00	65 36	108 38	2,097 74	
Polish Veterans Mutual Benefit Society	1,005	3	317	508	6,153 92	191 60	609 13	7,154 65	
Polish Veterans Mutual Benefit Society	72		6	18	339 50	20 56		360 06	
Postal Benefit Association, Toronto	216	4			872 50	26 62		899 12	
Pride of Israel Sick Benefit Society	534	8	43	202	8,287 10	1,071 62	5,123 58	14,482 34	
Rogers, Wm., Manufacturing Co. Welfare Society	78	††1	24	54	247 35	15 02		262 37	
Ryerson Press Benefit Society	319		66	196	421 75			421 75	
St. Albert Friendly Society	44				70 65	12 55		83 20	
St. Boniface Benefit Society	252	5	45	211	1,058 00	235 36		1,293 36	
St. David's Mutual Benefit Society	175	2	40	244	1,460 05	56 84	6 75	1,523 64	
St. Joseph's Aid Society	79		12	54	1,777 00	88 75		1,865 75	
Sawyer-Massey, Ltd., Employees' Mutual Benefit Assoc.	49		17	81	264 00	65 23	31 00	357 23	700 00

	79	15	63	863 00	5 47		808 47	
Simmons, Ltd., Employees' Mutual Benefit Society	428	49	264	1,220 75	18 31		1,239 06	
Slingsby Manufacturing Co., Limited, Employees' Sick Benefit Association								
Societa Filigi d'Italia Di Mutuo Soccorso St. Antonio, Ottawa	117	2		677 50	324 02	14 50	1,016 02	300 00
Societa Italiana di Mutuo Soccorso Guglielmo Marconi	182	1		2,109 06	1 61	336 73	2,447 44	
Societa Di Mutuo Soccorso Recanatese, Hamilton	105	1		763 00	55 20	29 00	847 20	
Societa di Mutuo Soccorso La Trinitaria, di Toronto	140	3		2,778 00	87 95	59 65	2,925 60	
Sons and Daughters of Canadian-Lithuanian Mutual Benefit Society	296			2,465 40	120 59	69 48	2,655 47	
Sons and Daughters of Ireland Protestant Association	1,034			1,543 65	601 67	99 21	2,244 53	
Sons of David Mutual Benefit Society	106	**2	7	747 09	1 15	269 94	1,018 18	
Sons of Jacob Benevolent Society	290	**1	59	4,316 19	650 10	2,109 65	7,165 94	
Star of Italy Mutual Aid and Benevolent Society	82	2	24	1,048 50	31 06	530 15	1,609 71	
Star Mutual Benefit Society	250		203	2,192 55	27 54	2,237 00	4,357 09	
Theatrical Mutual, Hamilton, Lodge No. 25	52		28	189 00	89 95	33	279 28	
Theatrical Mutual, Toronto, Lodge No. 11	127	4	94	829 00	1,418 59		2,247 59	878 00
Toronto Civic Employees' Benevolent Association	429	12	224	4,186 64	525 31		4,711 95	
Toronto Hebrew Benevolent Society	252	5	174	4,522 02	452 83	991 00	5,965 85	2,000 00
Toronto Hydro-Electric System Employees' Mutual Benefit Society								
Toronto Independent Benevolent Association	718	8	440	5,354 00	21 20		5,375 20	
Toronto Musical Protective Association	111	1	44	1,650 30	118 39	79 54	1,848 23	
Toronto Railway Employees' Union and Benefit Society	1,520	8	223	15,788 60	3,083 27	1,718 38	20,890 25	
Toronto Typographical Union No. 91	2,010	25	692	9,540 00		35,819 00	45,359 00	
Transportation Club of Toronto	1,090	18	465	3,586 78	266 95		3,853 73	
Ukrainian National Mutual Benefit Association of Fort William	411	4		2,022 00	255 66	240 29	2,517 95	
Ulga Mutual Benefit Society	163		8	1,093 45	3 46	678 91	1,775 82	
Union of Ukrainian Brotherhood	160		71	845 72			845 72	
United Mutual Benefit Society of A. Pushtkin	318	**4	133	2,117 25	251 61	141 11	2,509 97	100 00
Warsaw Lodzer Mutual Benefit Association	17		22	194 95			194 95	
Young Men's Hebrew Association	100	2	41	995 90		366 16	1,362 06	
Zion Benevolent Society	214	15	60	3,812 85	333 09	151 75	4,297 69	
	172	1	54	2,489 34	294 52	1,087 00	3,870 86	
Totals	83,476	**27 860	5,970	316,664 44	32,287 30	88,320 67	437,472 41	9,142 21

Short Name of Society	EXPENDITURE										Paid for investments
	Expenses of management		Amount paid for funeral benefits during 1933		Amount paid for sick benefits during 1933		Amount paid for medical attendance during 1933		Amount paid for special relief during 1933		Total
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
American Watch Case Company Employees' M.W.A.	41	25			256	55			166	25	\$ 297 80
Army and Navy Veterans Society, Hamilton	397	36	600	00			149	51			1,724 67
Army and Navy Veterans Society, Toronto	396	74	200	00					17	00	661 49
Beaver Sick and Funeral Benefit Club	133	02	550	00	500	74					1,790 01
Border Cities Italian Club Mutual Benefit Society	268	24			277	00	145	00	5	00	695 24
Brantford Carriage Company, Ltd., Relief Association	47	83	100	00	703	75					851 58
Brantford Hungarian Mutual Benefit Society	175	73	100	00	351	29					627 02
Brantford Polish Mutual Benefit and Friendly Society	443	48	100	00							671 16
Brown Bros., Ltd., Employees' Sick Benefit Society	16	25			285	31					301 56
Brunner Mond Mutual Benefit Society	91	78			374	29	1,120	00			1,586 07
Canada Cycle and Motor Co. Employees' Mutual Benefit Society	198	50			771	38	600	00	97	00	1,802 23
Canadian Acme Sewing and Gear Employees' Mutual Benefit Society	176	49			1,124	00	522	00			1,822 49
Canadian Allis-Chalmers, Limited, E.M.B. Society	301	08	300	00	858	25	362	25			2,119 11
Canadian General Electric, Ward St. Works Division, E.M.B. Society	67	25			568	59	356	25			992 09
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners of Canada	8,820	74	400	00					38	85	9,308 84
Canadian Hebrew Benevolent Society	934	77	287	00	592	00	753	00			3,457 97
Canadian Hungarian Mutual Benefit Federation	2,376	07			6,076	50					8,452 57
Canadian National Expressmen's Mutual Benefit Association	572	60	2,400	00	4,372	07					7,344 67
Canadian Order of Rechabites	1,108	09	100	00	796	87			116	19	2,199 70
Canadian Pacific Expressmen's Sick Benefit Association	734	64	2,250	00	10,121	00					13,105 64
Chemical Mutual Benefit Society	85	84	50	00	1,077	50					1,213 34
Citizens' Mutual Benefit Association	268	88									268 88
Cobban Manufacturing Co.'s Employees' Mutual Benefit Society	60	00	50	00	47	00					238 65
Cockshutt Plow Company's Relief Association	241	32	100	00	767	00					1,108 32
Consumers Gas Company's Employees' Mutual Benefit Society	215	92	1,248	00	1,642	78	1,074	59			4,181 29
Czenstoshower Aid Society	1,178	10	488	00	1,462	25	1,055	38	645	90	5,764 97
Daughters of England Benevolent Society	5,221	94	1,820	00							7,041 94
Dominion Forge and Stamping Co. E.M.B. Association	28	25			1,192	00					1,899 56
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	396	34	300	00	1,584	75	971	25			3,252 34
Engineers' Mutual Benefit Fund	94	40			223	00					317 40
Evening Telegram Employees' Benefit Society	117	85	200	00	468	00					819 25
Globe Printing Company's Employees' Benefit Society	404	05			393	00					797 05
Goold, Shapley & Muir Co. Employees' Sick Relief Association	42	25			131	25					173 50
Grand Order of Israel Benefit Society	388	83	225	00	582	00	131	00	10	00	1,336 83
B. Greening Wire Co., Ltd., Employees' Benefit Society	93	33	80	00	786	05					959 38
Gutta Percha and Rubber Manufacturing Co., Ltd., E.S.B.S.	205	00			1,280	00					1,485 00
Harris Abattoir Mutual Benefit Association	329	20	400	00	7,199	60	2,019	53			11,768 15
Hamilton St. Stanislaus Mutual Benefit Society	51	30			7,199	60					1,485 00
Hebrew Friendly Society	360	30	141	33	400	75	22	00	10	00	33 70
Hebrew Sick Benefit Society	2,104	82	271	85	240	00	513	65	109	50	2,661 57
Heintzman & Company's Employees' Sick Benefit Society	15	00							131	25	200 00
Hibernians, Ancient Order of	648	18	2,000	00							2,648 18
Imperial Varnish & Colour Co. Sick Benefit Society	51	71			173	52					225 23
Italian Brotherly Mutual Benefit Society	189	63			781	50	179	00			1,150 13
Italian Mutual Benefit Society of Port Arthur	354	42			1,106	93	711	50			637 92
Italo-Canadese Benevolent Society	381	15	378	10							2,977 68

Judean Benevolent and Friendly Society.....	1,832 58	625 00	1,097 99	613 01	256 00	431 00	4,855 58
Kielitzers Sick Benefit Society.....	2,015 28	335 00	495 00	1,220 00	106 00		4,171 28
Knights of Malta, Grand Lodge of Ontario.....	486 80	400 00					886 80
Knights of Pythias, Grand Lodge of Ontario.....	3,770 53				235 00		4,005 53
Labour League Mutual Benefit Society.....	4,471 14	70 45	668 80	727 48	77 70	225 00	6,240 57
Lagover Mutual Aid Society.....	299 61			150 25		7 75	457 61
Leaside Mutual Aid Society.....	103 39		522 00				630 39
Limiters Sick Benefit Society.....	1,067 93	244 30	816 00	659 40	150 00	373 30	3,310 93
Loyal Orange Young Briton Lodge No. 33.....	15 00		48 00				63 00
Loyal Order of Moose of Ontario.....	3,398 98	3,918 00	26,466 00	889 82			31,273 82
Loyal True Blue Association.....	91 47	1,900 00	475 33				5,298 98
Massey-Harris Co. Verity Works Sick and Funeral Benefit Association.....	138 66	450 00	475 33			11 50	578 30
Massey-Harris Employees Benefit Association (Brantford).....	629 45	600 00	1,352 00				1,521 16
Massey-Harris (Toronto) Mutual Benefit Society.....	644 79	457 75	498 00	1,087 45	545 10		2,581 45
Mozier Sick Benefit Society.....						1,129 77	4,362 86
Mutual Benefit Society of Alumnae Association Victorian Hospital School of Nursing.....	19 15						19 15
Mutual Masonic Compact of St. Catharines.....	113 72	400 00					513 72
Maclean Publishing Co., Ltd., Mutual Benefit Association.....	18 21		942 31				960 52
National Cash Register Co.'s Employees' Benefit Society.....	63 00	100 00	150 22				313 22
Oddfellows, Manchester Unity, Independent Order of.....	8,047 17	6,340 00	16,636 83	3,017 39	1,325 23	12,204 99	47,571 61
Order Grand Lodge of Ontario West.....	15,471 12					1,800 00	17,271 12
Order of the Sons of Italy Mutual Benefit Society.....	31 08						31 08
Ostrowetz Independent Mutual Benefit Society.....	788 69		188 00	588 50	96 00		1,661 19
Ottawa Hebrew Benefit Society.....	376 61		21 00			199 96	597 57
Ottawa Typographical Union No. 102.....	1,306 19	410 41	1,470 00				1,502 58
Polish Alliance Friendly Society of Canada.....	80 10	50 00	3,558 00	501 00			5,775 60
Polish Veterans Mutual Benefit Society.....	112 48	600 00	145 00				285 82
Postal Benefit Association, Toronto.....	2,287 02	1,020 00	2,401 00	1,787 75	767 17		712 48
Pride of Israel Sick Benefit Society.....	44 77		322 36				355 36
Rogers, Wm., Manufacturing Co. Welfare Society.....			1,853 75	1 00	5 00		2,054 52
Ryerson Press Benefit Society.....	169 75	150 00	1,109 60	3 00		12 00	284 75
St. Albert Friendly Society.....	177 45	150 00	1,354 54	162 00	5 00		1,442 05
St. Boniface Benefit Society.....	168 25	150 00	192 00			70 00	1,904 79
St. David's Mutual Benefit Society.....	42 35	28 00	364 50			5 00	267 35
St. Joseph's Aid Society.....	111 31		634 50		125 00		600 81
Sawyer-Massey Ltd., Employees' Mutual Benefit Association.....	85 55		1,320 85				720 05
Shimmons Ltd., Employees' Mutual Benefit Society.....	134 50						1,435 35
Shingos Manufacturing Co., Ltd., Employees' Sick Benefit Association.....	514 37	175 50	339 11	20 00	30 00		761 61
Societa Figli d'Italia Di Milano Soccorso St. Antonio, Ottawa.....	514 37	200 00	283 00	326 50	2,079 24	755 37	2,079 24
Societa Italiana di Mutuo Soccorso Guglielmo Marconi.....	181 24	1,530 00	315 00	190 00			686 24
Societa di Mutuo Soccorso Recanatese, Hamilton.....	748 92		495 00	295 00	55 00		3,123 92
Societa di Mutuo Soccorso La Trinitaria, di Toronto.....	268 23		2,478 00	20 50			2,766 73
Sons and Daughters of Canada Lithuanian Mutual Benefit Society.....	555 85	800 00					1,355 95
Sons of David Mutual Benefit Society.....	427 88	38 00	40 00	175 37	26 10	1 00	708 35
Sons of Jacob Benevolent Society.....	1,137 75	260 00	509 00	1,143 45	409 00	2,610 65	6,069 80
Star of Italy Mutual Aid and Benevolent Society.....	648 15	315 00	407 00	163 00		56 00	1,582 15
Star Mutual Benefit Society.....	179 00		4,316 00				4,448 00
Theatrical Mutual, Hamilton, Lodge No. 25.....	113 09	35 00	134 00	81 00		50 00	419 09
Theatrical Mutual, Toronto, Lodge No. 11.....	1,179 55	910 00	640 00	201 00	38 10		2,502 77
Toronto Civic Employees' Benevolent Association.....	2,219 25	1,650 00	828 00	389 02			5,107 27
Toronto Hebrew Benevolent Society.....	1,285 05	534 00	1,626 00	1,149 50	507 35	854 10	5,530 00
Toronto Hydro-Electric System Employees' Mutual Benefit Society.....	364 84	1,000 00	2,552 50			93 00	1,534 91
Toronto Independent Benevolent Association.....	304 84	335 30	369 00	293 19	113 83	568 63	1,834 77
Toronto Musical Protective Association.....	13,734 09	40 00	669 00		1,891 40	4,443 93	21,138 42
Toronto Railway Employees Union and Benefit Society.....		20,810 00	6,694 74	1,419 00		15,000 00	44,632 74
Toronto Typographical Union No. 91.....	113 59	900 00	2,790 00		94 70		3,898 29

EXPENDITURE

Short Name of Society	Expenses of management		Amount paid for funeral benefits during 1933		Amount paid for sick benefits during 1933		Amount paid for medical attendance during 1933		Amount paid for special relief during 1933		All other		Total		Paid for investments	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Transportation Club of Toronto.....	1,204	74	400	00	40	00	94	00	.....	.....	.....	.....	1,604	74	.....	.....
Ukrainian National Mutual Benefit Association of Fort William.....	912	36	.....	.....	710	00	11	00	.....	.....	.....	.....	1,053	36	.....	.....
Ukrainian National Mutual Benefit Society.....	105	24	100	00	801	00	221	50	.....	.....	.....	.....	926	24	.....	.....
Ulga Mutual Benefit Society.....	49	50	475	00	14	00	.....	.....	.....	.....	.....	.....	1,547	00	.....	.....
Union of Ukrainian Brotherhood.....	64	80	155	26	.....	.....	.....	.....	.....	.....	.....	.....	234	06	.....	.....
United Mutual Benefit Society of A. Pushkin.....	408	35	120	25	246	00	153	40	.....	.....	25	00	953	00	.....	.....
United Mutual Benefit Society of Association.....	86	07	.....	.....	685	00	815	25	637	32	1,371	57	4,390	21	.....	.....
Warsaw Lodzer Mutual Benefit Association.....	1,273	84	406	80	684	50	417	50	173	55	389	40	3,345	59	.....	.....
Young Men's Hebrew Association.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Zion Benevolent.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	108,528	25	65,597	30	145,215	08	30,173	14	9,049	07	53,133	71	411,696	55	21,104	26

Name of Society	When organized or incorporated	Head Office	Name of President	Name of Secretary	Address
American Watch Case Company Employees' Mutual Welfare Association	1919	Toronto	W. G. M. Gallinger	A. Jessiman	Toronto
Army and Navy Veterans Society of Hamilton, His Majesty's	1889	Hamilton	John Wharrie	Wm. C. Wardley	Hamilton
Army and Navy Veterans Society of Toronto, His Majesty's	1887	Toronto	W. J. Durrant	F. A. Woolford	Toronto
Beaver Sick and Funeral Benefit Club	1917	Toronto	Wm. Chisholme	H. Page	Toronto
Border Cities Italian Club Mutual Benefit Society	1933	Windsor	Angelo Zamparo	Achille Ferrario	Windsor
Brandon Carriage Company Limited Relief Association	1920	Brandon	George Reeve	F. G. Brydges	Brandon
Brantford Hungarian Mutual Benefit Society	1932	Brantford	George Kirchlechner	Steve Toth	Brantford
Brantford Polish Mutual Benefit and Friendly Society	1933	Brantford	Adam Gadauski	John S. Sroka	Brantford
Brown Bros. Limited Employees' Sick Benefit Society	1898	Toronto	A. G. Potts	J. E. Lamb	Toronto
Brunner Mond Mutual Benefit Society	1918	Amherstburg	T. G. Barrington	H. M. Stanciliff	Amherstburg
Canada Cycle and Motor Company Employees' Mutual Benefit Society	1918	Weston	Robt. Hamilton	Percy Knight	Weston
Canadian Acme Screw and Gear Employees' Mutual Benefit Society	1920	Toronto	Walter Bryden	Frank J. MacGlashan	Long Branch
Canadian Allis-Chalmers Limited Employees' Mutual Benefit Society	1897	Toronto	F. J. Boyes	W. J. Hanley	Toronto
Canadian General Electric, Ward St. Works Division, Employees' Mutual Benefit Society	1920	Toronto	F. Cockfield	H. M. Robinson	Toronto
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners of Canada	1914	Toronto	F. Adams	Alexander Lyon	Toronto
Canadian Hebrew Benevolent Society	1920	Toronto	L. Salen	J. Schein	Toronto
Canadian Hungarian Mutual Benefit Federation	1928	Hamilton	Nicholas Pastor	J. Blasko	Hamilton
Canadian National Expressmen's Mutual Benefit Association	1890	Toronto	R. H. Jones	Wm. T. Murphy	Toronto
Canadian Order of Rechabites	1912	Toronto	John Adams	A. Carmichael	Toronto
Canadian Pacific Expressmen's Sick Benefit Association	1890	Toronto	G. R. Jones	J. Donaldson	Toronto
Chemical Mutual Benefit Society	1932	Sandwich	Wm. Jewell	J. Haliburton	Sandwich
Citizens' Mutual Benefit Association, Windsor	1933	Windsor	Leonard F. Bedal	Lawson C. Close	Windsor
Coburn Manufacturing Company's Employees' Mutual Benefit Society	1888	Toronto	Geo. Crosbie	John S. Hunter	Toronto
Cockshutt Plow Company's Relief Association	1899	Brantford	Wm. H. Kern	F. Elliott	Brantford
Consumers Gas Company's Employees' Mutual Benefit Society	1918	Toronto	A. W. Johanson	C. J. Kennedy	Toronto
Canadian Mutual Benefit Society of Canada	1933	Hamilton	J. Krznaric	F. Vicevich	Toronto
Czecho-Slovak Aid Society	1914	Toronto	D. Finer	J. Potash	Toronto
Daughters of England Benevolent Society	1890	Burlington	Mrs. H. Rowman	W. E. Miller	Burlington
Domestic Forge and Stamping Company Limited, Employees' Mutual Benefit Association	1920	East Windsor	Geo. Dietrich (V.P.)	E. A. Lacroix	Windsor
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	J. D. Neville	L. P. Arlett	Toronto
Engineers' Mutual Benefit Fund	1925	Toronto	F. H. Skelton	Geo. A. Brown	Toronto
Evening Telegram Employees' Benefit Society	1912	Toronto	T. J. Porter	A. N. MacDonald	Toronto
Globe Printing Company's Employees' Benefit Society	1885	Toronto	Lawrence Mason	Geo. Cashman	Toronto
Gold, Shapley & Muir Company's Employees' Sick Relief Association	1913	Brantford	Joseph Newhouse	H. C. Jackson	Brantford
Grand Order of Israel Benefit Society	1908	Hamilton	Kudlatz	J. Freedman	Hamilton
B. Greening Wire Company Limited Employees' Benefit Society	1910	Hamilton	J. Child	G. S. Battram	Hamilton
Gutta Percha and Rubber Manufacturing Company of Toronto, Limited, Employees' Sick Benefit Society	1901	Toronto	A. B. Fisher	S. Wrathall	Toronto
H. A. Mutual Benefit Association	1918	Toronto	Arthur Edwards	Burt Herring	Toronto
Hamilton St. Stanislaus Mutual Benefit Society	1902	Hamilton	W. Galuzka	A. Monczka	Hamilton
Hebrew Friendly Society	1902	Toronto	H. L. Stern	Wm. Sacks	Toronto
Hebrew Sick Benefit Society	1902	Toronto	Joseph Glass	S. Dillick	Toronto
Heintzman & Company's Employees' Benefit Society	1885	Toronto	W. Thomas	T. H. Kirk	Toronto
Hibernians, Ancient Order of	1888	Ottawa	P. W. Falvey	Wm. Ryder	Ottawa
Imperial Varnish and Colour Company Sick Benefit Society	1911	Toronto	R. C. Bennett	John Graham	Toronto
Italian Brotherly Mutual Benefit Society	1924	Toronto	F. Marrocco	Flore Conlini	Toronto
Italian Mutual Benefit Society of Port Arthur	1929	Port Arthur	J. Dallas	F. Folino	Port Arthur

Name of Society	When organized or incorporated	Head Office	Name of President	Name of Secretary	Address
Italo-Canadese Benevolent Society.....	1919	Toronto.....	Joseph Bagnato.....	N. Costarella.....	Toronto
Judean Benevolent and Friendly Society.....	1919	Toronto.....	A. J. Dancyser.....	P. Caplan.....	Toronto
Kietzer Sick Benefit Society.....	1913	Toronto.....	W. A. Levey.....	S. Stone.....	Toronto
Knights of Malta, Chapter General of Canada.....	1910	Toronto.....	W. H. Richardson.....	J. B. Fugh.....	Toronto
Knights of Pythias, Grand Lodge of Ontario.....	1872	Toronto.....	Geo. E. Barnes.....	Alex. Coulter.....	Toronto
Labour League Mutual Benefit Society.....	1922	Toronto.....	Chas. Starkman.....	Irving Roslin.....	Toronto
Lakover Mutual Aid Benefit Society.....	1933	Toronto.....	Samuel Persiko.....	Harry Perl.....	Toronto
Leslie Mutual Aid Society.....	1923	Toronto.....	M. R. Gray.....	Edward Flowers.....	Toronto
Limiting Sick Benefit Society.....	1913	Toronto.....	M. R. Gray.....	L. Bernan.....	Toronto
Loyal Orange Young Brit Lodge No. 33.....	1873	Ottawa.....	John Pollock.....	Claude Hammell.....	Ottawa
Loyal Orange Association.....	1917	Toronto.....	John Pollock.....	N. G. Heyd.....	Toronto
Loyal Trade Blue Association.....	1875	Toronto.....	Thos. G. Sullivan.....	Ias. A. Stewart.....	Toronto
Massy-Harris Company Verity Works Sick and Funeral Benefit Association.....	1899	Brantford.....	Thos. M.oney.....	Fred A. Fox.....	Brantford
Massy-Harris Company, Limited, Brantford, Employees' Benefit Association.....	1889	Brantford.....	C. Maxin.....	Eugene Upgrove.....	Brantford
Massy-Harris (Toronto) Mutual Benefit Society.....	1883	Toronto.....	R. Gardin.....	John Wood.....	Toronto
Mozier Sick Benefit Society.....	1905	Toronto.....	L. Mangel.....	H. Masser.....	Toronto
Mutual Benefit Society of Alumnae Association Victoria Hospital School of Nursing.....	1932	London.....	Miss M. M. Jones.....	Miss J. M. Mortimer.....	London
Mutual Masonic Compact of St. Catharines.....	1871	St. Catharines.....	Fred. W. Graham.....	A. E. Coombs.....	St. Catharines
MacLean Publishing Company Limited, Mechanical Division, Mutual Benefit Association.....	1923	Toronto.....	Frank Brocklebank.....	Frank Austen.....	Toronto
National Cash Register Company's Employees' Benefit Society.....	1906	Toronto.....	A. E. Brownlee.....	W. T. Rose.....	Toronto
Orange Grand Lodge of Ontario West, Provincial Grand.....	1860	Toronto.....	W. H. Dawson.....	W. H. Fitzgerald.....	Toronto
Order of Sons of Italy of Ontario Mutual Benefit Society.....	1928	Niagara Falls.....	E. Derose.....	Rev. L. Suero.....	Niagara Falls
Ostrowetz Independent Mutual Benefit Society.....	1925	Toronto.....	Izzie Tureck.....	Henry Linzon.....	Toronto
Ottawa Hebrew Benefit Society.....	1912	Ottawa.....	A. Bookman.....	Max Wilder.....	Ottawa
Ottawa Typographical Union No. 102.....	1895	Ottawa.....	P. M. Draper.....	W. L. Mahoney.....	Ottawa
Polish Alliance Friendly Society of Canada.....	1907	Toronto.....	K. T. Mazurkewicz.....	Antoni Szezpowski.....	Toronto
Polish Veterans Mutual Benefit Society.....	1930	Toronto.....	Jan Sarnecki.....	W. Gasiorowski.....	Toronto
Postal Benefit Association of Toronto.....	1907	Toronto.....	E. B. Goss.....	D. S. McGlade.....	Toronto
Pride of Israel Sick Benefit Society.....	1905	Toronto.....	Chas. Sone.....	Irwin H. Cohen.....	Toronto
Provincial Grand Lodge, Manchester Unity, Independent Order of Oddfellows.....	1888	Toronto.....	Geo. E. Barton.....	E. Hewitt.....	Toronto
Rogers, Wm., Manufacturing Company Welfare Society.....	1919	Niagara Falls.....	Wm. McGahey.....	M. Thompson.....	Niagara Falls
Ryerson Press Benefit Society.....	1921	Toronto.....	R. Whittaker.....	T. O. Pourie.....	Toronto
St. Albert Friendly Society.....	1909	Renfrew.....	Adam Pataski.....	Harold Prince.....	Renfrew
St. Boniface Benefit Society.....	1894	Kitchener.....	Geo. Lachenbauer.....	Alexander Wey.....	Kitchener
St. David's Mutual Benefit Society.....	1911	Formosa.....	S. G. Davies.....	J. B. Whiteley.....	Formosa
St. Joseph's Aid Society of Formosa.....	1887	Formosa.....	Frank Beninger.....	Isadore Groerer.....	Formosa
Sawyer-Massey Company, Limited, Employees' Mutual Benefit Association.....	1911	Toronto.....	L. McKenzie.....	Thos. Holt.....	Hamilton
Simmons Limited, Employees' Mutual Benefit Society.....	1923	Toronto.....	J. Marshall.....	E. Nelson.....	Toronto
Slingsby Manufacturing Company, Limited, Employees' Sick Benefit Association.....	1920	Brantford.....	A. Kite.....	C. M. Sanderson.....	Brantford
Societa Fidi d'Italia di Mutuo Soccorso St. Antonio, Ottawa.....	1907	Ottawa.....	G. Constantini.....	L. Scarcella.....	Ottawa
Societa Italiana di Mutuo Soccorso Guglielmo Marconi.....	1918	Sault Ste. Marie.....	Angelo Braido.....	P. Zanitti.....	Sault Ste. Marie
Societa d'Mutuo Soccorso Recalmutese, Hamilton.....	1917	Hamilton.....	Calogero Figliola.....	Angelo Unelli.....	Hamilton
Societa d'Mutuo Soccorso la Trinaeria, di Toronto.....	1914	Toronto.....	Antonio Gatto.....	Giuseppe Anodeso.....	Toronto
Sons and Daughters of Canadian-Lithuanian Mutual Benefit Society.....	1912	Toronto.....	A. Morkis.....	C. Naruseviciuz.....	Toronto
Sons and Daughters of Ireland Protestant Association.....	1890	Toronto.....	Robt. Eakins.....	James Steele.....	Toronto
Sons of David Mutual Benefit Society.....	1933	Toronto.....	A. Friedman.....	M. Prousky.....	Toronto
Sons of Jacob Benevolent Society.....	1918	Toronto.....	J. Paul.....	B. Goldstein.....	Toronto
Star of Italy Mutual Aid and Benevolent Society.....	1918	Niagara Falls.....	Andre Pesce.....	Dominico Vecchio.....	Niagara Falls
Star Mutual Benefit Society.....	1926	Toronto.....	Geo. D. Wallace.....	Norman H. Coulter.....	Toronto

Theatrical Mutual Association of Hamilton, Lodge No. 25	1907	Hamilton	Geo. Harnett	H. C. Stroud	Hamilton
Theatrical Mutual Association of Toronto, Lodge No. 11	1886	Toronto	Thos. W. Parsons	Chas. W. Leake	Toronto
Toronto Civic Employees Benevolent Association	1893	Toronto	J. Moore	H. Atwood	Toronto
Toronto Hebrew Benevolent Society	1899	Toronto	Max Smith	M. Fromstein	Toronto
Toronto Hydro-Electric System Employees' Mutual Benefit Society	1914	Toronto	Ray A. Ruggles	John W. Sprunt	Toronto
Toronto Independent Benevolent Association	1911	Toronto	L. Silverman	Benj. Markus	Toronto
Toronto Musical Protective Association	1894	Toronto	W. M. Murdoch	Arthur Dowell	Toronto
Toronto Railway Employees' Union and Benefit Society	1893	Toronto	Lawrence O'Connell	W. D. Robbins	Toronto
Toronto Typographical Union No. 91	1894	Toronto	W. R. Lucas	John A. Kelly	Toronto
Transportation Club of Toronto	1913	Toronto	W. H. Dickie	Wm. G. Hamilton	Toronto
Ukrainian National Mutual Benefit Association of Fort William	1933	Fort William	D. Marcenuk	M. Sampara	Fort William
Ulga Mutual Benefit Society	1924	Toronto	Gregory Peleck	Frank Dender	Toronto
Union of Ukrainian Brotherhoods	1911	Toronto	Nicholas Yurechkiw	John Bartosh	Toronto
United Mutual Benefit Society of A. Pushkin	1931	Toronto	F. Noploschetz	Emil Zabudsky	Toronto
Warsaw Lodzer Mutual Benefit Association	1929	Toronto	M. Skurko	(Mrs.) M. Goshinsky	Toronto
Young Men's Hebrew Association	1908	Toronto	Harry Bockneck	Harry Stanley	Toronto
Zion Benevolent Society	1910	Toronto	S. Gangbar	P. J. Isaacson	Toronto

F

COMPANIES NOT WITHIN

A, B, C, D, and E

F

COMMERCE MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, STE. HYACINTHE, QUE.

Officers.—President, J. E. Phaneuf; Vice-President, Hon. A. Leduc; Secretary, G. St. Pierre; General Manager, T. A. St. Germain; Assistant General Manager, L. C. Vallie; Treasurer, T. A. St. Germain.

Directors.—J. E. Phaneuf, Hon. Jacob Nicol, Hon. Alfred Leduc, Rene Morin, Irenee Auclair, Ovila Demers, J. E. Boulais, T. A. St. Germain, Hon. E. L. Patenaude.

Date of Incorporation.—April 14, 1927. *Date commenced business in Canada.*—August 20, 1928.

Capital stock paid in cash.....	\$124,000
Total assets.....	1,334,116
Total liabilities.....	150,209
Surplus protection of policyholders..	1,334,116

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$31,716
Premiums—Total business (net)...	282,551
Claims—Ontario (net).....	15,274
Claims—Total business (net).....	143,356

MUTUAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, R. O. McCulloch, Galt; Vice-President, L. L. Lang, Kitchener; General Manager, W. H. Somerville, Waterloo; Secretary, H. M. Cook.

Directors.—R. O. McCulloch, Galt; L. L. Lang, Kitchener; L. J. Breithaupt, Kitchener; W. G. Watson, Toronto; Major-General Hon. S. C. Mewburn, K.C., Hamilton; Glyn Osler, K.C., Toronto; W. J. Blake Wilson, Vancouver; Isaac Pitblado, Winnipeg; Hon. J. Fred Fraser, Halifax, N.S.; E. G. Long, K.C., Toronto; T. A. Russell, Toronto; W. H. Somerville, Waterloo, Ont.; Hon. J. E. Perrault, K.C., Arthabaska, Que.; C. F. Sise, Montreal; C. H. Houson, Chatham, Ont.

Date of Incorporation.—1867. *Date commenced business in Canada.*—1870.

Total assets.....	\$138,913,985
Ontario business in force (gross)...	257,509,037
Total business in force (gross)....	518,521,336

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$9,241,756
Premiums—Total business (net)...	18,670,862
Death Claims and Disability—Ontario (net).....	1,405,899
Death Claims and Disability — Total business (net).....	3,407,353

NORTH AMERICAN LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, T. Bradshaw; Vice-Presidents, C. W. I. Woodland, Frank A. Rolph; Secretary, W. G. Galloway; General Manager, D. E. Kilgour, F.A.S.

Directors.—C. L. Burton, F. S. Corrigan, Hon. G. S. Henry, A. J. Mitchell, C. W. I. Woodland, T. Bradshaw, W. B. Taylor, D. E. Kilgour, F. A. Rolph, all of Toronto, Ont.; Hon. L. A. Taschereau, Quebec, P.Q.; G. H. A. Montgomery, Montreal, Que.; E. W. Kneeland, Winnipeg; Hector McInnes, K.C., Halifax.

Date of Incorporation.—May 15th, 1879. *Date commenced business in Canada.*—January 10, 1881.

Assets in Canada.....	\$46,758,032
Ontario business in force (gross)...	61,804,743
Canadian business in force (gross)...	184,030,465

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$2,059,101
Premiums—Canada (net).....	6,317,923
Claims—Ontario (net).....	393,737
Claims—Canada (net).....	1,237,426

THE STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY

HEAD OFFICE, SHERBROOKE, QUE.

Incorporated.—September 1, 1835. *Date commenced business.*—September 1, 1835. *In the Province.*—January 1, 1928.

Officers (as at date of filing statement).—President, Hon. Jacob Nicol; Vice-President, C. B. Howard, M.P.; Secretary-Treasurer, J. G. Armitage.

Directors (as at date of filing statement).—Amedee Caron, M.P., Rimouski, Que.; A. E. Curtis, Stanstead, Que.; Chas. B. Howard, M.P., Sherbrooke, Que.; Walter G. Hunt, Montreal, Que.; F. W. McCrea, Sherbrooke, Que.; N. R. Mitchell, Granby, Que.; Hon. Jacob Nicol, Sherbrooke, Que.; F. J. Southwood, Sherbrooke, Que.; T. A. St. Germain, St. Hyacinthe, Que.

Auditors.—J. H. Bryce, C.P.A.

*See note on page 1.

Statement for the Year Ending 31st December, 1933

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$200,000.00.		
Number of Shares, 2,000. Par value, \$100.00.		
Capital stock at beginning of year.....	\$200,000 00	\$143,000 00
Capital stock at end of year.....	\$200,000 00	\$143,000 00

Premium on Capital Stock

Total amount paid to 31st December, 1933.....	Nil
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Assets

Book value of real estate:			
Office premises.....	\$28,994 06		
Held for sale.....	55,520 55		\$84,514 61
Mortgage loans on real estate:			
First mortgages.....	\$201,356 50		
Agreements for sale.....	6,000 00		207,356 50
Amortized book value of bonds, debentures and debenture stocks owned:			
Not in default.....	\$442,454 45		
In default.....	149,412 50		591,866 95
Cash on hand and in banks:			
On hand at Head Office.....	\$6,073 89		
In chartered banks of Canada in Canada.....	13,966 59		20,040 48
Interest due, \$1,247.50; accrued, \$9,529.19.....	\$10,776 69		
Rents due.....	411 06		11,187 75
Agents' balances and premiums uncollected, written on or after 1st October, 1933			44,747 29
Amount due from reinsurance on losses already paid.....			13,044 65
Deferred charges.....			197 53
Gross Assets of Company.....			\$972,955 76
Deficiency of market under book value of securities.....			83,292 65
Net admitted Assets.....			\$889,663 11

Liabilities

	In the Province	Elsewhere	Total Liabilities
Total provision for unpaid claims.....	\$1,509 56	\$19,039 42	\$20,548 98
Total net reserve carried out at 100 % thereof.....	52,173 21	125,275 25	177,448 46
Total liabilities excluding capital stock.....			\$197,997 44
Capital stock paid in cash.....		\$143,000 00	
Surplus or deficit in Profit and Loss Account.....		548,665 67	
Excess of assets over liabilities (Surplus for protection of policyholders).....			691,665 67
Total Liabilities.....			\$889,663 11

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written.....	\$67,213 22	\$150,280 16	\$217,493 38
Reserve of unearned premiums (100 %):			
At beginning of year.....	\$57,752 84	\$129,487 21	\$187,240 05
At end of year.....	52,173 21	125,275 25	177,448 46
Decrease.....	\$5,579 63	\$4,211 96	\$9,791 59
Net premiums earned.....	\$72,792 85	\$154,492 12	\$227,284 97
Net losses and claims incurred.....	\$28,546 33	\$95,640 85	\$124,187 18
Net adjustment expenses.....	775 23	3,512 92	4,288 15
Commissions.....	7,476 44	27,298 16	34,774 60
Taxes.....	1,422 87	5,237 76	6,660 63
Salaries, fees and travelling expenses.....		25,731 57	25,731 57
All other expenses.....			8,426 87
Total claims and expenses.....			\$204,069 00
Underwriting profit.....			\$23,215 97
Other revenue:			
Interest earned.....		\$32,812 39	
Rents earned.....		1,326 81	\$34,139 20
			\$57,355 17

Profit and Loss Account—Continued

Other expenditure:		
Loss on sale of securities and real estate.....	\$5,262	85
Other losses: Administration expense.....	5,000	00
Carrying charges on real estate held for sale.....	1,566	12
		<u>\$11,828 97</u>
Net profit for the year.....		<u>\$45,526 20</u>

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year...	\$679,186	14
Net profit brought down.....	45,526	20
		<u>\$724,712 34</u>
Increase in unadmitted assets.....	\$25,896	67
Dividends declared.....	7,150	00
		<u>\$33,046 67</u>
Surplus of assets over liabilities (excluding capital stock) at end of year.....		<u>\$691,665 67</u>

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31st, 1932.....	\$17,868,934 81	\$34,493,442 19	\$52,362,377 00
Taken in 1933, new and renewed.....	12,891,033 61	29,067,151 08	41,958,184 69
Total.....	\$30,759,968 42	\$63,560,593 27	\$94,320,561 69
Ceased in 1933.....	13,226,755 92	27,753,433 37	40,980,189 29
Gross in force, December 31st, 1933.....	\$17,533,212 50	\$35,807,159 90	\$53,340,372 40
Reinsurance in force, December 31st, 1933..	5,151,256 87	14,320,767 39	19,472,024 26
Net in force, December 31st, 1933..	\$12,381,955 63	\$21,486,392 51	\$33,868,348 14

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1932	Taken in 1933, including renewed	Ceased in 1933	Gross in Force, Dec. 31, 1933	Reinsurance in Force, Dec. 31, 1933	Net in Force, Dec. 31, 1933
Fire:						
Ontario.....	\$146,947 12	\$107,648 65	\$112,046 94	\$142,548 83	\$36,279 36	\$106,269 47
Elsewhere.....	402,622 31	295,353 76	299,675 44	398,300 63	145,315 17	252,985 46
Total.....	\$549,569 43	\$403,002 41	\$411,722 38	\$540,849 46	\$181,594 53	\$359,254 93

Schedule "D"**Bonds and Debentures Owned by the Company (not in default)**

	Par Value	Book Value
<i>Government Bonds:</i>		
Dominion of Canada Refunding Loan, 4 ½ %, 1944.....	\$1,000 00	\$970 00
Dominion of Canada, 4 %, 1945.....	20,500 00	19,782 50
Dominion of Canada, 4 %, 1952.....	50,000 00	46,725 00
Dominion of Canada Conversion Loan, 4 ½ %, 1958.....	20,000 00	20,150 00
Dominion of Canada, 4 ½ %, 1959.....	10,000 00	9,939 00
Dominion of Canada, 4 %, 1960.....	10,000 00	9,400 00
Manitoba Province, 5 ½ %, 1955.....	10,000 00	9,800 00
Ontario Province, 6 %, 1943.....	13,500 00	13,356 00
Quebec Province, 4 ½ %, 1956.....	5,000 00	4,880 50
Quebec Province, 4 ½ %, 1958.....	35,000 00	34,125 00
Quebec Province, 4 ½ %, 1958.....	6,000 00	5,850 00
Quebec Province, 4 ½ %, 1958.....	39,000 00	38,025 00
Quebec Province, 4 ½ %, 1963.....	10,000 00	9,812 50
Quebec Province, 4 ½ %, 1963.....	5,000 00	5,037 50
<i>Government Guaranteed:</i>		
Freres de la Charite, 5 %, 1951.....	2,000 00	1,905 60
Freres de la Charite, 5 %, 1952.....	23,000 00	21,882 20
<i>Canadian Municipals:</i>		
Delorimier Village, 5 %, 1948.....	20,000 00	20,000 00
Fort William, 4 ½ %, 1937.....	3,000 00	3,000 00
Granby City, 5 %, 1959.....	10,500 00	10,500 00
Granby City, 5 %, 1962.....	12,000 00	12,000 00
Kenora Town, 6 %, 1936.....	2,000 00	2,000 00
Maisonneuve City, 4 ½ %, 1941.....	2,000 00	2,039 75
Maisonneuve Town, 4 ½ %, 1949.....	8,000 00	7,560 00
Montreal East, 6 %, 1955.....	4,000 00	4,000 00
Montreal City, 4 ½ %, 1951.....	7,000 00	6,790 00
Montreal City, 4 ½ %, 1951.....	3,000 00	2,910 00
Montreal City, 4 ½ %, 1951.....	17,000 00	16,304 70
Montreal City, 4 ½ %, 1966.....	1,000 00	1,000 00
St. Antoine Cote, 4 %, 1934.....	15,000 00	13,725 00
Sherbrooke City, 4 ½ %, 1953.....	5,000 00	4,825 00
Sherbrooke City, 5 %, 1954.....	5,000 00	4,825 00
South Vancouver, 5 %, 1959.....	4,000 00	4,219 20

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (*not in default*)

<i>Miscellaneous:</i>	Par Value	Book Value
Debenture & Security Corporation, 4 %, 1936.....	\$2,500 00	\$2,000 00
Le Soleil Limitee, 6 %, 1941.....	4,000 00	4,000 00
Mayor Building, 6 ½ %, 1942.....	20,000 00	20,150 00
McCrea-Wilson Lumber, 6 %, 1939.....	24,500 00	25,345 00
McCrea-Wilson Lumber, 6 %, 1939.....	3,000 00	2,550 00
Sherbrooke Street Realty Corporation, 6 ½ %, 1940.....	15,000 00	14,875 00
Sherbrooke Trust Company, 5 %, 1937.....	10,000 00	10,000 00
Windsor Hotel, 6 %, 1947.....	1,000 00	1,020 00
	<u>\$453,500 00</u>	<u>\$442,454 45</u>

Bonds and Debentures Owned by the Company (*in default*)

<i>Public Utility:</i>	Par Value	Book Value
Detroit International Bridge, 6 ½ %, 1952.....	\$17,000 00	\$14,705 00
Quinte & Trent Valley, 6 %, 1955.....	15,000 00	15,000 00
<i>Miscellaneous:</i>		
Abitibi Power & Paper Company, 5 %, 1953.....	31,000 00	27,032 50
Acadia Apartments, 6 ½ %, 1939.....	10,000 00	9,650 00
Chomedy Apartments, 6 %, 1950.....	6,000 00	6,000 00
Consolidated Paper Corporation, 5 ½ %, 1961.....	11,000 00	11,000 00
Donnacona Paper Company, 5 ½ %, 1948.....	20,000 00	19,800 00
Quebec Apartments, 5 %, 1940.....	23,000 00	21,850 00
Railway Exchange Building, 6 ½ %, 1942.....	25,000 00	24,375 00
	<u>\$158,000 00</u>	<u>\$149,412 50</u>

G

RECIPROCAL OR INTER-INSURANCE
EXCHANGES

G

AFFILIATED UNDERWRITERS*

PRINCIPAL OFFICE, ONE PARK AVE., NEW YORK, N. Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto, Ont.

Date of Organization.—1922. *Date of initial Ontario license.*—June, 1926.

Total Assets..... \$827,205 01 Total Liabilities..... \$392,580 48

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$16,545 10	\$253,736 11
Claims incurred.....	15,937 36	62,841 03
Saved for subscribers.....	9,097 87	105,420 04
Savings returned.....	1,795 76	113,535 82

AMERICAN EXCHANGE UNDERWRITERS*

PRINCIPAL OFFICE, 123 WILLIAM ST., NEW YORK, N. Y.

Attorney-in-Fact.—Weed & Kennedy.

Ontario Representative.—Kenneth B. MacLaren, Confederation Life Building, Toronto.

Date of Organization.—1892. *Date of initial Ontario license.*—January 1, 1925.

Total Assets.....\$1,376,485 14 Total Liabilities..... \$450,662 55

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$3,497 17	\$156,864 24
Claims incurred.....	302 70	23,761 27
Saved for subscribers.....	1,943 62	122,072 99
Savings returned.....	Nil	255,223 34

CANNERS' EXCHANGE SUBSCRIBERS AT WARNER INTER-INSURANCE BUREAU

PRINCIPAL OFFICE, CHICAGO, ILL.

Attorney-in-Fact.—Lansing B. Warner, Inc.

Ontario Representative.—W. E. Sommerville, Toronto, Ont.

Date of Organization.—1907. *Date of initial Ontario license.*—October 12, 1927.

Statement for Year Ending 31st December, 1933

Ledger Assets

Book value of bonds and debentures, U.S. Government Securities.....	\$1,775,000 00
Cash in banks and other depositories.....	807,785 15
Expense and Guarantee Fund deposits in course of collection on policies, dated subsequent to October 1st, 1933.....	\$48,077 04
Expense and Guarantee Fund deposits in course of collection on policies, dated October 1st, 1933.....	9,236 41
	57,313 45
Total Ledger Assets.....	\$2,640,098 60

Non-Ledger Assets

Interest accrued on U.S. Government Securities.....	\$12,408 10
Excess of market over book value of bonds and stocks, December 31, 1933....	18,446 88
Other non-ledger assets.....	
Salvage.....	4,000 00
Total Non-Ledger Assets.....	\$34,854 98
Gross Assets.....	\$2,674,953 58

*See note on page 1.

*Non-Ledger Assets—Continued**Deduct Assets Not Admitted:*

Expenses and Guarantee Fund deposits on policies, dated prior to October 1st.....	\$9,236 41	
Salvage.....	4,000 00	
		\$13,236 41
Total Admitted Assets.....		<u>\$2,661,717 17</u>

Liabilities

Net provision for unpaid losses and claims.....		\$6,485 00
Expense and Guarantee Fund gross deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	\$942,667 80	
Unearned Expense and Guarantee Fund deposits.....		471,333 90
Return Expense and Guarantee Fund deposits on reinsurance.....		4,915 16
Other liabilities, reserve for State taxes.....		8,349 42
Total Liabilities.....		<u>\$491,083 48</u>
Surplus of admitted assets over all liabilities.....		2,170,633 69
Total.....		<u>\$2,661,717 17</u>

Income and Expenditure—All Business

Gross Expense and Guarantee Fund deposits written.....		\$1,764,772 24
Deduct:		
Reinsurance.....	\$27,236 21	
Return Expense and Guarantee Fund deposits on cancelled business.....	603,403 89	
		<u>630,640 10</u>
Net Expense and Guarantee Fund deposits written.....		\$1,134,132 14
Reserve of unearned Expense and Guarantee Fund deposits:		
At beginning of year.....	\$507,872 79	
At end of year.....	471,333 90	
Decrease.....		<u>36,538 89</u>
Net Expense and Guarantee Fund deposits.....		\$1,170,671 03
Net losses incurred.....		260,125 89
Administration and other expenses::		
Administration.....	\$282,455 84	
Advisory committee.....	3,312 13	
Legal.....	6,488 06	
Taxes and licenses.....	9,736 25	
Audit expense.....	765 00	
Rating Bureau expense.....	10,996 15	
Exchange on subscribers' cheques.....	1,277 21	
Adjustment of expense and Guarantee Fund.....	Cr. 201 50	
		<u>314,829 14</u>
Net savings for subscribers.....		<u>\$595,716 00</u>

Subscribers' Surplus—All Business

Amount held to credit of subscribers' savings or surplus accounts not including Expense and Guarantee Fund deposits on unexpired risks, January 1st, 1933..		\$961,947 99
Amount saved from Expense and Guarantee Fund deposits for subscribers on risks expired during the year.....	\$595,716 00	
Income from interest and dividends.....	73,431 63	
Decrease by adjustment of bonds and stocks.....	Debit 10,600 00	
Decrease of market value over book value of bonds.....	Debit 53,503 13	
Profit on sale or maturity of bonds and stocks.....	15,556 25	
		<u>620,600 75</u>
Additional amounts to the credit of subscribers.....		\$1,582,548 74
Deduct:		
Amount transferred to any special surplus or reserve funds to be retained to the credit of subscribers:		
Surplus reserve.....	\$152,695 93	
Interest on surplus reserve.....	35,742 91	
		<u>188,438 84</u>
Amount of savings returned to subscribers or applied in payment of current Expense and Guarantee Fund deposits due.....		<u>623,740 62</u>
Amount held to the credit of subscribers' savings or surplus accounts not including Expense and Guarantee Fund deposits on unexpired risks, December 31st, 1933.....		<u>\$770,369 28</u>

Summary of Subscribers' Surplus, Surplus Reserve and Reserve Fund

Amount held to the credit of subscribers' surplus.....	\$770,369 28
Other special surplus or reserve accounts as per detailed schedules attached.....	1,413,500 82
Total.....	\$2,183,870 10
Deduct assets not admitted.....	13,236 41
Surplus of admitted assets over all liabilities.....	\$2,170,633 69

Subscribers' Surplus Reserve Fund

Amount held to credit of subscribers' surplus reserve fund accounts as of January 1st, 1933.....	\$1,066,294 44
Add:	
Amount transferred from surplus.....	\$152,948 17
Interest on surplus reserve.....	35,742 91
Total.....	\$1,254,985 52
Deduct:	
Amount of surplus reserve returned to subscribers.....	173,989 70
Amount held to credit of subscribers' surplus reserve accounts as of December 31st, 1933.....	\$1,080,995 82

Subscribers' Reserve Fund

Amount held to credit of subscribers' reserve fund accounts as of January 1st, 1933	\$355,335 00
Add:	
Amount received from subscribers.....	27,816 00
	\$383,151 00
Deduct:	
Amount of reserve fund returned to subscribers.....	50,646 00
Amount held to credit of subscribers' reserve fund accounts as of December 31st, 1933.....	\$332,505 00

Risks and Expense and Guarantee Deposits

ALL INSURANCE

	Risks	Gross Expense and Guarantee Fund Deposits
Gross in force, December 31st, 1932.....	\$130,787,243	\$1,269,681 98
Written or renewed during year.....	184,577,998	1,764,772 24
Total.....	\$315,365,241	\$3,034,454 22
Deduct expired and marked off as terminated.....	191,524,527	1,856,119 47
Gross in force, December 31st, 1933.....	\$123,840,714	\$1,178,334 75
Deduct:		
Reinsured and authorized deductions.....	Nil	235,666 95
Net in force, December 31st, 1933.....	\$123,840,714	\$942,667 80

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Five times the amount of Reserve Fund.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$875,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$181,500.

Give classes of insurance written: Fire and Lightning.

Losses

	All Business
Gross claims paid during year.....	\$223,762 06
Expenses of adjustment and settlement of losses.....	6,089 09
Total.....	\$229,851 15
Less reinsurance on losses paid during year.....	Nil
Net losses paid.....	\$229,851 15
Add net recoveries outstanding at beginning of year.....	27,789 74
Add net claims outstanding at end of year.....	2,485 00
Net losses incurred.....	\$260,125 89

Provincial Net Premium Deposits and Losses

Net Expense and Guarantee Fund deposits written in the Province	\$19,697 24
Net losses paid in the Province	Nil
Percentage	Nil
Net Expense and Guarantee Fund deposits earned in the Province	11,371 67
Net losses incurred in the Province	Nil
Percentage	Nil

DETROIT AUTOMOBILE INTER-INSURANCE EXCHANGE*

PRINCIPAL OFFICE, 139 BAGLEY AVE., DETROIT, MICH.

Attorneys-in-Fact.—John C. Burkhardt, Sidney D. Waldon, Edward N. Hines.

Ontario Representative.—A. J. Lester, 53 King St. West, Toronto, Ont.

Date of Organization.—March, 1922. Date of initial Ontario license.—August 1, 1939.

Total Assets.....	\$4,529,669 82	Total Liabilities.....	\$1,531,627 19
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Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	Nil	\$1,960,068 79
Claims incurred.....	Nil	992,277 31
Saved for subscribers.....	Nil	628,297 85
Savings returned.....	Nil	339,808 62

FIREPROOF SPRINKLERED UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, The Canadian Bank of Commerce Building, Toronto, Ont.

Date of Organization.—1925. Date of initial Ontario license.—July 21, 1927.

Total Assets.....	\$506,540 98	Total Liabilities.....	\$155,493 19
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Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$3,410 94	\$66,182 37
Claims incurred.....	187 60	4,311 77
Saved for subscribers.....	2,463 18	48,525 46
Savings returned.....	1,009 88	39,102 91

INDIVIDUAL UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, The Canadian Bank of Commerce Building, Toronto, Ont.

Date of Organization.—1881. Date of initial Ontario license.—June, 1926.

Total Assets.....	\$2,032,746 78	Total Liabilities.....	\$619,959 92
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Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$25,746 14	\$329,197 28
Claims incurred.....	15,296 23	65,257 20
Saved for subscribers.....	14,327 01	165,294 19
Savings returned.....	9,852 82	266,472 12

*See note on page 1.

INTER-INSURERS' EXCHANGE*

Principal Office, Kansas City, Missouri

Attorney-in-Fact.—T. B. MATH, Counselor

Quorum Representation.—L. D. FARMER, State Building, Topeka, Kan.

Date of Organization.—January 1, 1903. Date of annual conference.—July 1, 1925.

Total Assets \$1,435 57 Total Liabilities \$20,558 48

Summary of Operations for the Year

	Debit	Cr. Balance
Net premium deposits received	\$5,014 55	\$1,400 55
Claims incurred	1002 70	4,062 28
Saved for subscribers	268 82	4,872 48
Savings retained	154 82	10,041 55

LUMBERMEN'S UNDERWRITING ALLIANCE*

Principal Office, Kansas City, Missouri

Attorney-in-Fact.—W. S. EGGLESTON, Underwriter, Chicago

Quorum Representation.—L. D. FARMER, 1612 Topeka State Building, Topeka, Kan.

Date of Organization.—January 8, 1903. Date of annual conference.—July 1, 1925.

Total Assets \$1,884,062 00 Total Liabilities \$784,008 00

Summary of Operations for the Year

	Debit	Cr. Balance
Net premium deposits received	\$915,144 40	\$1,500,888 55
Claims incurred	516,722 75	4,247,447 30
Saved for subscribers	8,345 15	2,447,712 20
Savings retained	4,250 40	2,158,887 45

MANUFACTURING LUMBERMEN'S UNDERWRITERS*

Principal Office, Kansas City, Missouri

Attorney-in-Fact.—RICHARD BRIDGES, Underwriter, Chicago

Quorum Representation.—A. C. MATHIAS, 1612 Topeka State Building, Topeka, Kan.

Date of Organization.—November 1, 1903. Date of annual conference.—1925.

Total Assets \$2,756,002 24 Total Liabilities \$1,020,245 75

Summary of Operations for the Year

	Debit	Cr. Balance
Net premium deposits received	\$329,871 45	\$1,478,000 57
Claims incurred	52,845 00	1,062,440 55
Saved for subscribers	1,774 24	51,790 40
Savings retained	4,55 15	44,967 60

METROPOLITAN INTER-INSURERS*

Principal Office, New York, N. Y.

Attorney-in-Fact.—HENRY W. BROWN, Inc.

Quorum Representation.—V. W. GERRIT, THE CREDIT BUILDING COMPANY BUILDING, Topeka, Kan.

Date of Organization.—1923. Date of annual conference.—September 4, 1925.

Total Assets \$845,154 57 Total Liabilities \$986,579 44

Summary of Operations for the Year

	Debit	Cr. Balance
Net premium deposits received	\$118,870 45	\$1,700,000 47
Claims incurred	7,445 00	40,958 85
Saved for subscribers	4,870 54	50,701 86
Savings retained	1,362 25	40,000 57

*See note on page 1.

NEW YORK RECIPROCAL UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.*Ontario Representative.*—V. W. Gerrish, The Canadian Bank of Commerce Building, Toronto, Ont.*Date of Organization.*—1891. *Date of initial Ontario license.*—June, 1926.

Total Assets.....	\$2,120,929 75	Total Liabilities.....	\$608,153 98
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Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	18,058 45	\$288,962 81
Claims incurred.....	1,138 01	43,289 49
Saved for subscribers.....	10,457 34	174,777 15
Savings returned.....	7,648 82	317,643 74

TORNADO INTER-INSURANCE EXCHANGE*

PRINCIPAL OFFICE, DULUTH, MINN.

Attorney-in-Fact.—E. M. Heinselmann.*Ontario Representative.*—S. R. Freed, Fort William, Ont.*Date of Organization.*—October, 1920. *Date of initial Ontario license.*—December 1, 1929.

Total Assets.....	\$253,539 58	Total Liabilities.....	\$3,386 13
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Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$520 20	\$7,962 98
Claims incurred.....	Nil	80 72
Saved for subscribers.....	53 33	665 93
Savings returned.....	955 09	12,002 51

UNDERWRITERS' EXCHANGE*

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—T. H. Mastin Company.*Ontario Representative.*—L. D. Payette, 1612 Toronto Daily Star Building, Toronto.*Date of Organization.*—February, 1902. *Date of initial Ontario license.*—July 1, 1925.

Total Assets.....	\$1,226,318 16	Total Liabilities.....	\$192,743 08
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Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$2,167 97	\$149,376 61
Claims incurred.....	302 70	74,621 31
Saved for subscribers.....	808 41	54,267 73
Savings returned.....	2,544 48	205,040 79

WARNER RECIPROCAL INSURERS

PRINCIPAL OFFICE, CHICAGO, ILL.

Agent.—Lansing B. Warner, Inc.*Ontario Representative.*—W. E. Sommerville, Toronto, Ont.*Date of Organization.*—1926. *Date of initial Ontario license.*—October 12, 1927.

Statement for Year Ending 31st December, 1933

Ledger Assets

Book value of bonds and debentures, United States Government Securities.....	\$475,000 00
Cash in banks and other depositories.....	301,827 33

Guaranty deposits in course of collection:

On policies dated subsequent to October 1st, 1933.....	\$47,286 30
On policies dated prior to October 1st, 1933.....	2,584 48

49,870 78

Total Ledger Assets.....	\$826,698 11
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*See note on page 1.

Non-Ledger Assets

Interest accrued.....	\$4,461 49
Excess of market over book value of bonds and stocks, December 31st, 1933.....	6,468 75
Salvage, estimated.....	3,000 00
Total Non-Ledger Assets.....	\$13,930 24
Gross Assets.....	\$840,628 35
<i>Deduct Assets Not Admitted:</i>	
Guaranty deposits on policies, dated prior to October 1st.....	\$2,584 48
Salvage, estimated.....	3,000 00
	5,584 48
Total Admitted Assets.....	\$835,043 87

Liabilities

Net provision for unpaid losses and claims.....	\$20,158 67
Gross guaranty deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	\$444,173 98
Unearned guaranty deposits.....	226,889 14
Return guaranty deposits on cancelled insurance.....	2,640 21
Other liabilities:	
Reserve for State taxes.....	4,840 96
Total Liabilities.....	\$254,528 98
Surplus of admitted assets over all liabilities.....	\$580,514 89
Total.....	\$835,043 87

Income and Expenditure—All Business

Gross guaranty deposits written.....	\$728,388 44
Deduct:	
Reinsurance.....	\$10,211 15
Return guaranty deposits on cancelled insurance.....	169,341 22
Net guaranty deposits written.....	\$548,836 07
Reserve of unearned guaranty deposits:	
At beginning of year.....	\$201,114 30
At end of year.....	226,889 14
Increase.....	\$25,774 84
Net guaranty deposits.....	\$523,061 23
Net losses incurred.....	\$207,855 99
Administration and other expenses:	
Administration.....	114,693 54
Advisors.....	2,926 55
Legal.....	3,117 23
Taxes and licenses.....	7,157 03
Rating bureau expense.....	4,305 20
Exchange on insurers' cheques.....	936 90
Audit expense.....	540 00
Adjustments of guaranty deposits.....	50 21
	341,582 65
Net savings for subscribers.....	\$181,478 58

Subscribers' Surplus—All Business

(Limit: 5 times Annual Guaranty Savings Deposits)

Amount held to credit of subscribers' savings accounts not including guaranty deposits on unexpired risks, January 1st, 1933.....	\$290,624 33
Amount saved from guaranty deposits for subscribers on risks expired during the year.....	\$181,478 58
Income from interest.....	20,379 12
Decrease in market value over book value of bonds..... Debit	18,318 13
Profit on sale or maturity of bonds and stocks.....	6,315 00
Decrease by adjustment of bonds and stocks..... Debit	2,800 00
Additional amounts accumulated to the credit of subscribers.....	187,054 57
	\$477,678 90
Deduct:	
Amount of savings returned to subscribers in cash or applied in payment of current guaranty deposits due.....	191,529 11
Amount transferred to reserve funds to be retained to the credit of subscribers:	
Reserve Fund.....	\$66,849 23
Interest on Reserve Fund.....	11,518 66
	78,367 89
Amount held to the credit of subscribers' savings accounts not including guaranty deposits on unexpired risks, December 31st, 1933.....	207,781 90

Summary of Subscribers' Savings and Reserve Fund

Amount held to the credit of subscribers' savings.....	\$207,781 90
Other special reserve accounts as per detailed schedules attached.....	378,317 47
Total.....	\$586,099 37
Deduct assets not admitted.....	\$5,584 48
Surplus of admitted assets over all liabilities.....	\$580,514 89

Subscribers' Reserve Fund

Amount held to credit of subscribers' reserve fund account as of January 1st, 1933..	\$392,097 27
Add:	
Transferred from savings.....	\$66,858 47
Interest on Reserve Fund.....	11,518 66
	78,377 13
	\$470,474 40
Deduct:	
Amount of Reserve Fund returned to subscribers.....	92,156 93
Amount held to credit of subscribers' reserve fund accounts as of December 31st, 1933	\$378,317 47

Risks and Guarantee Deposits

	ALL INSURANCE	
	Risks	Gross Guaranty Deposits
Gross in force, December 31st, 1932.....	\$55,818,703	\$502,785 76
Written or renewed during year.....	82,734,840	728,388 44
Total.....	\$135,553,543	\$1,231,174 20
Deduct expired and marked off as terminated.....	\$75,609,060	\$675,956 72
Gross in force, December 31st, 1933.....	\$62,944,483	\$555,217 48
Deduct:		
Reinsured and authorized deductions.....	Nil	111,043 50
Net in force, December 31st, 1933.....	\$62,944,483	\$444,173 98

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—The extent of guarantee deposits of the insured.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$300,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$97,500.

Give classes of insurance written or to be written: Fire, Lightning, Hail, Windstorm, Use and Occupancy, and Sprinkler Leakage.

Losses

	ALL Insurance
Gross claims paid during year.....	\$191,659 81
Expenses of adjustment and settlement of losses.....	5,577 51
Total.....	\$197,237 32
Less reinsurance on losses paid during year.....	Nil
Net losses paid.....	\$197,237 32
Deduct net claims outstanding at beginning of year.....	6,540 00
Add net claims outstanding at end of year.....	17,158 67
Net losses incurred.....	\$207,855 99

Provincial Net Premium Deposits and Losses

Net guaranty deposits written in the Province.....	\$401 59
Net losses paid in the Province.....	Nil
Percentage.....	Nil
Net guaranty deposits earned in the Province.....	498 87
Net losses incurred in the Province.....	Nil
Percentage.....	Nil

I

PENSION FUND ASSOCIATIONS

LES PREVOYANTS DU CANADA

HEAD OFFICE, QUEBEC, P.Q.

NOTE.—For detailed description of funds and method of operation, see 1928 Report, page 351.

General Manager, Antoni Lesage

President, Louis S. St. Laurent

Vice-President, C. E. Auteuil

DIRECTORS

Nap. G. Kirrouac
Hon. Lucien Moraud

P. H. Bédard, M.D.
J. Adolphe Grenier

Yves Montreuil

Capital Stock

Authorized.....	\$1,000,000 00
Subscribed.....	350,000 00
Paid up.....	350,000 00

Statement for Year Ending 31st December, 1933

Company Funds

BALANCE SHEET

Assets

Book value of bonds.....	\$32,569 59
Interest due and accrued.....	401 48
Real estate.....	155,000 00
Cash on hand and in banks.....	8,482 88
Annuity Fund.....	3,200 00
Advances for travelling expenses.....	460 00
Agents' balances.....	2,341 38
Rents due.....	1,179 00
Total Admitted Assets.....	<u>\$203,634 33</u>

Liabilities

Amounts due to Pension Fund.....	\$6,810 79
Prepaid assessments.....	8,011 76
Capital paid in.....	\$350,000 00
Less: Deficit in Profit and Loss Account.....	161,188 22
	<u>188,811 78</u>
Total Liabilities.....	<u>\$203,634 33</u>

Revenue Account

Income

Contributions from active members.....	\$101,411 58
Entrance fees.....	3,740 00
Forfeited contributions.....	252 25
Reimbursement Fund.....	1,524 00
Income from real estate.....	5,567 32
Interest.....	2,193 38
All others.....	580 61
Total.....	<u>\$115,269 14</u>

Expenditure

Advertising.....	\$807 34
Guarantee Insurance.....	640 62
Collection.....	14,688 10
Commissions.....	5,239 35
Circulars.....	150 76
Branch office expenses.....	9,505 33
Contingent expenses.....	7,312 06
General expenses.....	6,410 74
Travelling expenses.....	6,983 52
Postage.....	1,952 90
Stationery.....	1,413 26
Salaries.....	24,582 28
Depreciation on real estate.....	5,945 58
Surplus carried to Profit and Loss Account.....	29,637 30
	<u>\$115,269 14</u>

Profit and Loss Account

Deficit brought forward from previous year.....		\$ 181,435 03
Surplus transferred from Revenue Account.....		29,637 30
		<u>\$ 151,797 73</u>
Decrease in disallowed assets.....	\$37,278 56	
Reserve for contributions.....	4,466 00	
Agents.....	56 90	
		<u>41,801 46</u>
		<u>\$ 109,996 27</u>
Lapses.....	\$25,938 25	
Commission.....	12,000 00	
Reimbursed by Pension Fund.....	7,422 00	
Reserve for contributions.....	5,831 70	
		<u>51,191 95</u>
Deficit in Profit and Loss Account, December 31st, 1933.....		<u><u>\$ 161,188 22</u></u>

Pension Fund**BALANCE SHEET****Assets**

Mortgage loans.....	\$1,662,222 78
Bonds and debentures.....	4,393,773 44
Cash on hand and in banks.....	85,894 22
Real estate.....	270,126 22
Interest due and accrued.....	178,419 48
Rents due and accrued.....	4,036 75
Deferred charges.....	5,551 95
Accounts receivable—Administration.....	6,810 79
Assessments due.....	423,802 55
Total Assets.....	<u><u>\$7,030,638 18</u></u>

Liabilities

Death funds unclaimed.....	\$16 00
Prepaid assessments.....	28,301 40
General reserve.....	1,181,020 16
Special reserve.....	148,495 32
Reserve assessments due.....	423,802 55
Principal of Pension Fund.....	5,249,002 75
Total Liabilities.....	<u><u>\$7,030,638 18</u></u>

Statement of Operations**Income**

Assessments from active members.....	\$363,687 30
Forfeited assessments from deceased members.....	6,090 00
Forfeited assessments from expelled members.....	13,447 15
Interest on investments and bank balances.....	353,657 88
Interest on assessments.....	1,526 88
Reimbursements by Administration Fund.....	7,422 00
Profits on sale of investments.....	935 33
Previous years' pensions, renunciation of reimbursements.....	39 79
Principal of Pension Fund, December 31st, 1932.....	5,299,168 23
Total Income.....	<u><u>\$6,045,974 56</u></u>

Expenditure

Pension distributed in 1933.....	\$299,410 63
Previous years' assessments of expelled, deceased and reimbursed members.....	108,441 00
Loss on building operations.....	5,195 25
Interest on current year's reimbursements.....	572 28
Discount on premiums paid in advance.....	849 09
Miscellaneous.....	248 09
Increase in reserve for assessment arrears.....	12,242 32
Increase—Capital to General Reserve Fund.....	361,043 24
Interest transferred to Special Reserve Fund.....	8,969 91
Principal of Pension Fund, December 31st, 1933.....	5,249,002 75
Total Expenditures.....	<u><u>\$6,045,974 56</u></u>

Annuity Fund**BALANCE SHEET****Assets**

Book value of bonds and debentures.....	\$24,208 68
Cash in bank.....	3,205 78
Premiums due.....	34 55
Interest due and accrued.....	665 62
Coupons and annuities due.....	695 91
Deferred organization costs.....	1,954 01
Total Assets.....	<u><u>\$30,764 55</u></u>

Liabilities

Owing to Company Funds.....	\$3,200 00
Statutory Reserve.....	27,564 55
Total Liabilities.....	<u>\$30,764 55</u>

Revenue Account**Income**

Interest on investments.....	\$636 10
Other income.....	77 96
Profit on redeemed certificates.....	42 32
Total Income.....	<u>\$756 38</u>

Disbursements

Rents.....	\$227 18
Surplus credited to deferred organization costs.....	529 20
Total Disbursements.....	<u>\$756 38</u>

Reimbursement Fund**BALANCE SHEET****Assets**

Investments.....	\$15,500 00
Interest due.....	155 00
Assessments due.....	3,661 90
Cash in bank.....	3,254 46
Total Assets.....	<u>\$22,571 36</u>

Liabilities

Assessments paid in advance.....	\$562 35
Principal of fund, December 31st, 1933.....	22,009 01
Total Liabilities.....	<u>\$22,571 36</u>

Profit and Loss Account

Balance of Fund, December 31st, 1932.....	\$16,409 99
Add: Income for 1933	7,629 89
	<u>\$24,039 88</u>
Deduct: Expenditures for 1933.....	2,030 87
Balance of Fund, December 31st, 1933.....	<u>\$22,009 01</u>

Business in Ontario

Assessments, contributions, etc.:		
Entrance fees.....	\$162 00	
Contributions.....	1,624 60	
Assessments.....	5,772 50	
Total Collections for 1933.....	<u>\$7,559 10</u>	

	Members	Shares
Total membership in Ontario, December 31st, 1932.....	1,121	2,835
New members.....	31	111
Transferred from outside Province.....	10	33
	<u>1,162</u>	<u>2,979</u>
Members suspended.....	3	3
	<u>1,159</u>	<u>2,976</u>
Expirations by pre-emption.....	246	617
Total membership in Ontario, December 31st, 1933.....	<u>913</u>	<u>2,359</u>

SOCIETE ST.-JEAN BAPTISTE DE MONTREAL

HEAD OFFICE, MONTREAL, QUE.

CAISSE NATIONALE D'ECONOMIE—CAISSE DE REMBOURSEMENT

NOTE.—For detailed description of funds and method of operation, see 1928 Report, page 352.

OFFICERS AND DIRECTORS

Officers.—President, Victor Doré, Montreal; 1st Vice-President, J. V. Bernier, Outremont; 2nd Vice-President, Alph. Phaneuf, Montreal; Manager, J. V. Desaulniers, Montreal; General Secretary, J. O. Moquin, Longueuil; General Treasurer, J. A. Bariteau, Montreal.

Directors.—J. E. Laforce, Sir H. Laporte, Victor Doré, Maurice Tessier, J. V. Desaulniers, Guy Vanier, Arthur Tremblay, Jos. Dansereau, Alph. Phaneuf, C. H. Moineau, J. A. Bariteau, all of Montreal; V. E. Beaupré, St. Hubert; J. O. Moquin, Longueuil; J. A. Bernier, Outremont; Aimé Parent, Verdun.

Consolidated Balance Sheet of Caisse Nationale d'Economie
and Caisse de Remboursement

As of December 31st, 1933

Assets

Cash on hand and in banks.....	\$40,131 19
Bonds.....	\$3,912,389 40
Mortgages.....	4,479,424 56
Interest due and accrued.....	134,364 45
Real estate.....	8,526,178 41
Other assets.....	623,267 15
	52,707 93
Total Assets.....	<u>\$9,242,284 68</u>

Liabilities

<i>Caisse Nationale d'Economie:</i>	
Capital First Period—Pension Fund.....	\$7,174,685 64
Capital Second Period—Pension Fund.....	131,278 48
	<u>\$7,305,964 12</u>
General Reserve Fund, First Period:	
Capital revenue.....	\$747,056 05
Joint certificate reserve.....	102,136 33
Family certificate reserve.....	287,343 32
	<u>1,136,535 70</u>
General Reserve Fund, Second Period:	
Statutory Reserve.....	\$154,006 05
Surplus.....	17,281 33
	<u>171,287 38</u>
Pensioners (unclaimed pensions, 1925-33).....	5,841 33
Creditors.....	12,537 12
Prepaid interest.....	336 58
<i>Caisse de Remboursement:</i>	
Guarantee reserve fund.....	\$536,302 94
Contingent surplus.....	69,910 91
	<u>606,213 85</u>
Undivided contributions.....	3,568 60
Total Liabilities.....	<u>\$9,242,284 68</u>

Summary Statement of Operations for the Year Ended December 31st, 1933

I. CAISSE NATIONALE D'ECONOMIE

FIRST PERIOD

<i>Capital:</i>	
Balance, December 31st, 1932.....	\$6,750,132 45
Contributions paid by members.....	424,553 19
	<u>\$7,174,685 64</u>
<i>General Reserve:</i>	
A. <i>Capital Revenue:</i>	
Balance, December 31st, 1932.....	\$637,460 83
Transferred from Pension Fund Revenue Account:	
Excess of 1933 revenue over 1932.....	\$14,762 61
Confiscated pensions.....	2,366 50
Reserve for Caron Bldg.....	13,168 25
Interest earned.....	21 69
	<u>\$30,319 05</u>

Summary Statement of Operations—Continued

Own Revenue:		
Profit on sale of securities.....	\$45,511 88	
Interest on investments.....	38,020 91	
Special premiums.....	823 07	
		\$84,355 86
		\$114,674 91
Less—Additional Pensions, 1933.....	\$5,058 49	
Confiscated Pension, 1926.....	21 20	
		5,079 69
		\$109,595 22
Balance, December 31st, 1933.....		\$747,056 05

B. Joint Certificates:

Balance, December 31st, 1932.....	\$79,153 39	
Contributions.....	13,266 51	
Interest earned.....	5,980 43	
		\$98,400 33
Less—Transferred to Special Reserve—		
Donor's Death.....	\$1,416 25	
Annuities paid to beneficiaries.....	433 00	
		1,849 25
		\$96,551 08

Reserve for Contributions—Donor's Death:

Balance as of December 31st, 1932....	\$6,311 00	
Transferred during year.....	1,416 25	
		\$7,727 25
Less—Paid in contributions for 1933...	2,142 00	
		\$5,585 25

Balance, December 31st, 1933..... \$102,136 33

C. Family Certificates:

Balance, December 31st, 1932.....	\$222,665 24	
Contributions.....	42,645 83	
Interest earned.....	16,391 45	
		\$281,702 52
Less—Transferred to Special Reserve—		
Donor's Death.....	\$7,324 80	
Annuities paid to beneficiaries.....	2,787 50	
		10,112 30
		\$271,590 22

Reserve for Contributions—Donor's Death:

Balance as of December 31st, 1932....	\$10,960 20	
Transferred during year.....	7,324 80	
		\$18,285 00
Less—Paid in contributions for 1933...	2,531 90	

Balance, December 31st, 1933..... 15,753 10
287,343 32

Pension Fund Revenue Account:

Interest revenue on capital fund investments.....	\$401,832 12	
Less—Excess of 1933 revenue over 1932	14,762 61	
Transferred to pensioners' account.....		\$387,069 51

Pensioners' Account:

Balance unpaid pensions, December 31st, 1932.....	\$5,927 09	
1933 pensions (from pension fund revenue account).....	387,069 51	
From General Reserve, additional Pension.....	5,058 49	
		\$398,055 09
Less—Paid 1933 pensioners.....	\$388,848 00	
Paid pensions of previous years.....	1,040 46	
Confiscated pensions transferred to general reserve..	2,325 30	
		392,213 76

Balance unpaid pensions, December 31st, 1933..... 5,841 33

SECOND PERIOD

Capital:

Balance, December 31st, 1932.....	\$120,040 90	
Interest revenue.....	7,980 80	
Contributions paid by members.....	3,256 78	
Balance, December 31st, 1933.....		\$131,278 48

Summary Statement of Operations—Continued

General Reserve:

Guaranteed Minimum Annuities:

Balance, December 31st, 1932.....	\$146,407 56
Interest earned.....	10,095 71
Contributions paid by members.....	15,008 61

Less—Pensions paid.....	\$171,511 88
	224 50

\$171,287 38

Statutory Reserve, December 31st, 1933.....	\$154,006 05
Surplus.....	17,281 33

\$171,287 38

\$302,565 86

Total Funds.....\$8,619,628 53

II. CAISSE DE REMBOURSEMENT

Guarantee Fund (Contributions Capital):

Balance, December 31st, 1932.....	\$493,875 88
Contributions paid by members.....	43,111 48
Interest earned.....	\$31,008 54
Less—Paid to heirs of deceased members.....	15,472 38

Transferred to Contingent Fund.....\$15,536 16

Balance, December 31st, 1933.....\$536,987 36

Contingent Fund:

Balance, December 31st, 1932.....	\$51,242 77
Interest earned.....	3,131 98
Transferred from Guarantee Fund.....	15,536 16

Balance, December 31st, 1933.....\$69,910 91

Total Funds.....\$606,899 27

Administration Fund

(Caisse Nationale d'Economie and Caisse de Remboursement)

BALANCE SHEET

Assets

Cash on hand and in books.....	\$1,784 99
Bonds and debentures.....	5,023 80
Interest accrued.....	48 75
Call Loan, Société Nationale de Fiducie.....	110,571 24
Commissions paid in advance.....	54 50
Sundry accounts receivable.....	9,565 38
Total Assets.....	<u>\$127,048 66</u>

Liabilities

Accounts payable.....	\$4,539 82
Contributions paid in advance.....	645 15
Reserve for insurance of agents.....	15,000 00
Reserve for insurance of sub-agents.....	2,000 00
Reserve for contingencies.....	48,220 00
Surplus of assets over liabilities.....	56,643 69
	<u>\$127,048 66</u>

Revenue Account

Income

Caisse Nationale d'Economie:

Entrance fees—First period.....	\$12,876 45
Contributions—First period renewals.....	139,176 73
Fines, H.O. Commission.....	8,802 89
Interest on investments and bank balances.....	2,324 16

163,180 23

Caisse de Remboursement:

Entrance fees and renewals—	
First period.....	\$24,511 03
Second period.....	785 85

25,296 88

\$188,477 11

Expenditure

Commission to agents.....	\$49,075 52	
Publicity extension and organization.....	26,285 90	
Administration expenses.....	65,220 48	
Fees, Societé Nationale de Fiducie.....	11,641 72	
		\$152,223 62
Carried forward to Profit and Loss.....		36,253 49
		<u>\$188,477 11</u>

Profit and Loss Account

Balance December 31, 1932.....		\$42,639 62
From Revenue Account.....		36,253 49
		<u>\$78,893 11</u>
Less: Increase in reserves.....	\$21,563 11	
Assets not admitted.....	686 31	
		<u>22,249 42</u>
Balance, December 31st, 1933.....		<u>\$56,643 69</u>

II ANNUAL STATEMENTS

ABSTRACTS

A JOINT STOCK AND CASH-MUTUAL INSURANCE COMPANIES

- I. LIFE
- II. FIRE AND OTHER CLASSES.

ASSETS AND LIABILITIES; INCOME AND DISBURSEMENTS

I.—LIFE
ASSETS, DECEMBER 31ST, 1933

Name of Company	LEDGER ASSETS						NON-LEDGER ASSETS						
	Real estate less encumbrances thereon.	Mortgage loans on real estate.	Loans on collateral.	Stocks, bonds and debentures.	Policy loans.	Cash on hand and in banks.	Other ledger assets.	Total ledger assets.	Interest and rents due and accrued.	Outstanding and deferred premiums and annuity consideration.	Other non-ledger assets.	Total non-ledger assets.	Total assets.
Empire Life Insurance Co.	\$ 26,047 60	\$ 543,371 87	\$ 54,500 00	\$ 1,701,880 40	\$ 266,760 22	\$ 7,629 46	\$ 1,093 89	\$ 2,636,783 44	\$ 33,935 70	\$ 93,720 74	\$ 982 92	\$ 128,639 36	\$ 2,765,422 80
Mutual Relief Life Ins. Co.	380,027 94	384,520 00	54,500 00	3,986,818 37	319,058 15	43,765 70	4,221 94	5,172,912 10	68,390 46	56,255 41	23,820 89	148,466 76	5,321,378 86
Ontario Equitable Life.	293,929 74	3,380,255 84	23,800 00	3,029,209 60	1,599,360 65	106,105 72	378 32	8,433,039 87	293,734 25	259,985 14	.....	553,719 39	8,986,759 26
Totals.	700,005 28	4,308,147 71	78,300 00	8,807,908 37	2,185,179 02	157,500 88	5,694 15	16,242,735 41	396,060 41	409,961 29	24,803 81	830,825 51	17,073,560 92

The amounts of deposits (par value) pursuant to Section 38 of The Insurance Act at date of publication are as follows: Empire Life Insurance Company, \$78,000; Mutual Relief Life Insurance Company, \$50,000; Ontario Equitable Life, \$55,000.

LIABILITIES, DECEMBER 31ST, 1933

Name of Company	Net liability under contracts in force due (Reserve).	Net liability for pay-ments due under contracts (unsettled claims).	Provision for un-reported claims.	Miscellaneous liability under assurance contracts.	Taxes due and accrued.	Expenses, commissions, etc.	Deficiency of market value of securities.	All other liabilities.	Reserve, special.	Surplus account.	Total of all liabilities except capital stock.	Capital stock paid up.	Net amount at risk.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Empire Life Insurance Co.	1,977,243 00	36,766 00	16,236 26	17,508 31	8,086 30	3,816 88	223,691 66	.....	16,000 00	*122,894 67	2,139,687 80	625,735 00	15,382,274 00
**Mutual Relief Life Ins. Co.	4,608,625 00	36,766 00	22,000 00	32,731 75	7,000 00	3,000 00	412,011 36	.....	34,700 00	138,765 46	5,321,378 86	.....	18,964,121 44
Ontario Equitable Life.....	7,592,346 00	24,300 00	15,000 00	43,097 52	20,000 00	2,500 00	379,984 08	8,754 12	175,000 00	70,471 64	8,351,453 36	655,305 90	40,549,711 00
Totals.....	14,178,214 00	61,066 00	53,236 26	93,337 58	35,086 30	9,316 88	1,015,687 10	34,533 41	225,700 00	86,342 49	15,792,520 02	1,281,040 90	74,896,106 44

**A mutual company. *Deficit.

I.—LIFE—Continued
INCOME FOR THE YEAR ENDING DECEMBER 31ST, 1933

Name of Company	Assurance premiums and considerations for annuities.	Consideration for supplementary contracts.	Interest, dividends and rent.	Gross profit on sale or maturity of ledger assets.	All other income.	Total income (excluding receipts on account of capital stock).	Paid on capital stock.	Premium on capital.
Empire Life Insurance Company.....	\$ 477,620 69	\$ 8,751 25	\$ 103,791 95	\$ 1,132 06	\$ 3,019 18	\$ 585,563 88	\$ 2,375 00	\$
**Mutual Relief Life Insurance Company.....	538,745 78	8,751 25	220,998 25	3,110 90	5,743 69	768,598 62	250 00	.....
Ontario Equitable Life.....	1,201,975 10	8,751 25	392,697 09	204 59	1,804 55	1,605,432 58	2,625 00	.....
Totals.....	2,218,341 57	8,751 25	717,487 29	4,447 55	10,567 42	2,950,595 08	2,625 00	.....

DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31ST, 1933

Name of Company	Taxes, licenses and fees.	Head office, branch office and agency expenses.	All other expenses.	Total expenses.	In respect of assurance and annuity contracts.	Supplementary contracts, premium reductions, and deposits withdrawn.	Dividends to shareholders.	Gross loss on sale or maturity of ledger assets.	All other disbursements.	Total disbursements.
Empire Life Insurance Company.....	\$ 9,211 92	\$ 131,966 23	\$ 16,814 95	\$ 157,993 10	\$ 222,563 58	\$ 4,950 00	\$	\$ 45,128 78	\$ 452 74	\$ 385,959 42
**Mutual Relief Life Insurance Company.....	10,392 84	161,465 41	23,071 45	194,929 70	484,575 83	1,103 33	.....	47,797 05	.....	724,634 31
Ontario Equitable Life.....	27,059 76	227,986 95	33,285 02	288,331 73	813,645 93	6,053 33	.....	92,925 83	452 74	1,150,878 04
Totals.....	46,664 52	521,418 59	73,171 42	641,254 53	1,520,785 34	6,053 33	.....	92,925 83	452 74	2,261,471 77

**A mutual company.

II.—FIRE AND OTHER CLASSES

ASSETS, DECEMBER 31ST, 1933

Name of Company	Real Estate (less encumbrances thereon).	Mortgage loans on real estate.	Bonds, debentures and stocks.	Stocks.	Cash on hand and in banks.	Interest, dividends and rents due and accrued.	Agents' balances and bills receivable on account of same.	Bills receivable, miscellaneous.	Reinsurance on losses paid.	Other assets.	Total admitted assets.	Assets not admitted.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
JOINT STOCK												
Federal Fire Insurance Co.	102,300 00	17,700 00	359,615 14	27,900 00	30,392 51	3,240 95	33,471 39	.....	.....	1,715 89	456,335 88	11,274 94
Hand in Hand Insurance Co.	.....	.....	409,954 58	568 90	26,628 06	6,184 57	6,304 28	.....	.....	.....	467,340 49	3,508 04
Merchants Fire Insurance Co.	2,200 00	13,000 00	526,147 72	.....	49,974 29	6,326 09	14,764 67	.....	.....	3,425 77	715,938 54	1,694 38
Pilot Insurance Co.	.....	.....	527,074 70	.....	64,345 85	6,146 99	48,532 50	.....	.....	.....	648,900 04	23,476 21
Provident Assurance Co.	334,512 88	25,457 65	323,846 05	322,575 39	42,420 35	8,047 31	147,621 97	.....	39,899 03	152,141 52	1,396,522 15	156,750 82
Queen City Fire Insurance Co.	40,000 00	300 00	608,643 22	55,883 26	19,393 15	8,639 95	9,148 67	.....	26 21	718 56	742,726 81	562 14
Toronto General Insurance Co.	.....	45,350 00	893,764 09	15,554 00	81,894 80	12,691 20	77,084 22	.....	.....	7,062 36	1,133,426 88	53,485 34
Wellington Fire Insurance Co.	.....	1,577 45	470,358 13	29,500 00	48,986 89	4,296 60	50,791 70	.....	.....	1,681 98	607,192 75	4,396 75
CASH MUTUALS												
Economical.	60,000 00	375,475 81	1,270,658 26	69,339 33	58,203 67	23,887 81	31,128 14	.....	.....	8,117 66	1,896,510 68	9,596 65
Gore.	30,000 00	200,121 75	1,573,867 04	.....	34,833 73	30,072 69	30,768 81	.....	969 95	.....	1,906,338 97	14,104 80
Perth.	41,000 00	32,563 52	1,150,986 58	.....	54,408 42	20,090 69	31,557 69	.....	102 22	13,208 44	1,336,708 06	2,849 99
Waterloo.	45,000 00	20,100 00	1,398,810 85	.....	42,041 46	10,923 72	29,041 84	.....	.....	.....	1,559,126 31	119,402 58
MUTUAL												
Union Mutual.	.....	.....	388,221 00	283,411 00	25,664 32	4,432 48	28,299 83	.....	813 36	.....	730,841 99	108,386 14
STOCK MUTUAL												
Standstead and Sherbrooke Fire Insurance Co.	84,514 61	207,356 50	508,574 30	.....	20,040 48	11,187 75	44,747 29	.....	13,044 65	197 53	889,663 11	194,365 16
Totals.	739,527 49	938,702 68	10,410,521 66	804,731 88	599,227 98	156,168 64	583,263 00	.....	54,855 42	188,269 71	14,475,268 46	603,803 94

The amounts of deposits (par value) pursuant to Section 38 of The Insurance Act at date of publication are as follows: Federal Fire Insurance Co., \$51,435.85; Hand in Hand Insurance Co., \$86,318.00; Merchants Fire Insurance Co., \$85,240; Pilot Insurance Co., \$30,000.00; Provident Assurance Co., \$75,000.00; Queen City Fire Insurance Co., \$73,893.33; Standstead and Sherbrooke Fire Insurance Co., \$52,000.00; Toronto General Insurance Co., \$87,000.00; Wellington Fire Insurance Co., \$100,000.00; Economical Mutual Fire Insurance Co., \$107,500.00; Gore District Mutual Fire Insurance Co., \$101,000.00; Perth Mutual Fire Insurance Co., \$100,000.00; Waterloo Mutual Fire Insurance Co., \$100,062.10; Union Mutual Fire Insurance Co., maintains with Canadian trustee approved assets in excess of liabilities in Canada.

II.—FIRE AND OTHER CLASSES—Continued
LIABILITIES, DECEMBER 31st, 1933

Name of Company	Provision for unpaid claims in Ontario.	Provision for unpaid claims elsewhere	Reserve for unearned premiums in Ontario.	Reserve of unearned premiums elsewhere	Dividends to shareholders.	Taxes and other expenses due and accrued.	Contingency reserve	All other liabilities.	Total liabilities except capital stock.	Excess liabilities, excluding capital stock.	Capital stock paid in cash.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
JOINT STOCK											
Federal Fire Insurance Co.....	6,556 28	.....	154,758 85	.....	.....	7,028 87	1,825 63	6,567 24	176,236 87	280,099 01	125,000 00
Hand in Hand Insurance Co.....	3,575 00	.....	40,710 06	.....	.....	1,312 21	.....	182,500 58	227,703 85	239,636 54	100,000 00
Merchants Fire Insurance Co.....	17,100 00	.....	146,423 95	.....	.....	7,462 28	.....	171,556 33	171,556 33	544,382 21	150,000 00
Pilot Insurance Co.....	70,616 68	.....	188,687 07	.....	.....	12,962 18	.....	4,570 13	276,836 06	371,463 98	269,930 00
Provident Assurance Co.....	25,467 50	289,645 33	73,105 75	392,303 88	.....	20,241 16	.....	287,340 60	1,088,223 22	308,298 93	304,780 00
Queen City Fire Insurance Co.....	4,767 50	.....	80,659 83	.....	.....	4,762 85	.....	87,914 26	1,088,223 22	654,812 55	100,000 00
Toronto General Insurance Co.....	4,715 64	142,602 56	124,462 90	125,358 62	.....	20,436 69	15,000 00	29,381 80	504,358 21	629,068 67	284,391 00
Wellington Fire Insurance Co.....	25,073 73	1,967 16	175,084 72	11,553 77	.....	11,209 30	12,879 23	7,431 50	245,199 41	361,993 34	150,000 00
CASH MUTUAL											
Economical.....	14,599 27	1,777 35	174,253 84	16,014 43	.....	6,836 81	*30,000 00	487 46	343,969 16	1,552,541 52	.....
Gore.....	7,267 26	5,062 80	208,133 64	13,607 10	.....	8,000 00	.....	8,746 40	250,817 29	1,649,816 68	.....
Perth.....	11,333 73	.....	141,562 80	8,402 40	.....	5,000 00	*50,000 00	25 85	216,324 78	1,114,384 18	.....
Waterloo.....	14,982 08	4,017 92	226,353 71	32,006 99	.....	7,345 90	.....	44 05	284,750 65	1,274,375 66	.....
MUTUAL											
Union Mutual.....	883 08	23,295 15	2,769 28	377,383 58	.....	18,794 77	.....	459 92	423,585 78	307,256 21	.....
Stock Mutual											
Stanstead and Sherbrooke Fire Insurance Co.....	1,509 56	19,039 42	52,173 21	125,275 25	.....	.....	.....	.....	197,997 44	691,665 67	143,000 00
Totals	247,306 31	487,407 69	1,789,139 61	1,101,906 02	.....	131,393 02	209,704 86	528,615 80	4,495,473 31	9,979,795 15	1,627,101 00

PROFIT AND LOSS ACCOUNT

Name of Company	Net premiums written in Ontario.		Net premiums written elsewhere.		Total net premiums written.		Net premiums earned in Ontario.		Net premiums earned elsewhere.		Total net premiums earned.		Net claims and adjustments expenses in Ontario.		Net claims and adjustments expenses elsewhere.		Net commissions and other expenses.		Total net claims, commissions, adjustments and other expenses.		Underwriting profit or loss. (*)	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
JOINT STOCK																						
Federal Fire Insurance Co.....	196,453	74	.....	.....	196,453	74	198,279	37	.....	.....	198,279	37	93,540	98	.....	.....	93,126	63	186,667	61	11,611	76
Hand in Hand Insurance Co.....	54,409	78	.....	.....	54,409	78	59,606	41	.....	.....	59,606	41	47,810	60	.....	.....	28,731	18	76,041	78	*16,435	37
Merchants Fire Insurance Co.....	171,032	71	.....	.....	171,032	71	187,505	46	.....	.....	187,505	46	105,847	98	.....	.....	94,122	88	199,970	86	*12,465	40
Pilot Insurance Co.....	474,203	10	.....	.....	474,203	10	489,527	21	.....	.....	489,527	21	240,903	95	.....	.....	252,188	67	493,092	62	*3,563	41
Provident.....	165,893	43	.....	.....	165,893	43	151,445	58	767,621	37	919,066	95	107,757	33	426,001	50	414,957	82	943,806	65	*24,739	70
Queen City Fire Insurance Co.....	77,207	09	.....	.....	77,207	09	86,349	96	.....	.....	86,349	96	151,008	52	.....	.....	42,608	88	93,617	40	*7,267	44
Toronto General Insurance Co.....	245,268	44	.....	.....	245,268	44	257,791	45	301,408	56	559,200	01	104,557	03	158,198	16	289,525	35	552,280	54	6,919	47
Wellington Fire Insurance Co.....	266,026	08	.....	.....	266,026	08	263,204	38	39,565	15	302,769	53	123,755	84	21,530	61	140,991	93	286,278	38	16,491	15
CASH MUTUAL																						
Economical.....	237,066	05	.....	.....	237,066	05	244,902	38	31,602	92	276,505	30	106,789	06	19,969	90	141,183	25	267,942	21	8,563	09
Gore.....	233,549	76	.....	.....	233,549	76	236,031	54	26,430	41	262,461	95	117,636	08	9,223	07	134,785	90	261,645	05	816	90
Perth.....	174,391	82	.....	.....	174,391	82	188,457	01	12,603	60	201,060	61	105,710	75	17,115	66	97,519	45	220,345	86	*19,285	25
Waterloo.....	252,663	36	.....	.....	252,663	36	264,948	43	52,838	24	317,786	67	165,814	33	49,549	13	134,311	31	349,674	77	*31,888	10
MUTUAL																						
Union Mutual.....	5,709	85	.....	.....	5,709	85	2,940	57	267,448	48	270,389	05	3,109	99	123,018	19	75,761	33	201,889	51	68,499	54
STOCK MUTUAL																						
Stanstead and Sherbrooke Fire Ins. Co....	67,213	22	.....	.....	67,213	22	72,792	85	154,492	12	227,284	97	29,321	56	99,153	77	75,593	67	204,069	00	23,215	97
Totals.....	2,641,088	43	1,743,547	95	4,384,636	38	2,703,782	60	1,654,010	85	4,357,793	45	1,398,564	00	923,849	99	2,014,908	25	4,337,322	24	20,471	21

II.—FIRE AND OTHER CLASSES—Continued
 PROFIT AND LOSS ACCOUNT

Name of Company	Interest, dividends and rents earned.	Bad debts recovered previously written off.	Profit on sale of in- vestments.	Other gains.	Total other revenue.	Loss on sale of securities	Bad debts written off.	Decrease in market value of invest- ments.	Other expenditure	Total other expenditure.	Excess of other revenue over other expenditure.	Total net profit or loss (*) for year.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	c.	c.	c.	c.	c.	c.	c.	c.	c.	c.	c.	c.
JOINT STOCK												
Federal Fire Insurance Co.....	16,442 65		429 67	2,453 23	19,325 55				3,486 58	3,486 58	15,838 97	27,450 73
Hand in Hand Insurance Co.....	17,118 99		903 63		18,022 62				17 79	17 79	18,004 83	1,569 46
Merchants Fire Insurance Co.....	34,548 45		678 74	6 00	35,233 19				3,000 00	7,018 72	28,214 47	15,749 07
Pilot Insurance Co.....	22,111 47		1,981 97	1,804 19	25,897 63		2,780 25	3,967 83	508 49	4,542 74	21,354 89	17,789 48
Provident Assurance Co.....	41,833 64		9,426 29	1,651 15	56,067 88	4,383 33	3,180 30	7,703 10		15,356 73	40,711 15	15,971 45
Queen City Fire Insurance Co.....	36,604 78			11 00	36,615 78				1,505 15	1,505 15	35,110 63	27,843 19
Toronto General Assurance Co.....	49,073 12			1,130 99	50,204 11	2,466 34	1,310 52	9,283 83	5,000 00	18,060 69	32,143 42	39,062 89
Wellington Fire Insurance Co.....	22,879 63		2,323 00	2,820 80	28,023 43				7,438 33	7,438 33	20,585 10	37,076 25
CASH MUTUAL												
Economical.....	82,442 53		1,174 68		83,617 21		1,464 84		†16,383 06	17,847 90	65,769 31	74,332 40
Gore.....	94,460 02		5,648 90		100,108 92				5,850 00	5,850 00	94,258 92	95,075 82
Perth.....	57,301 72		7,078 36		64,380 58	8,100 00	173 99		†25,000 00	33,273 99	31,115 59	11,830 34
Waterloo.....	63,671 00		13,159 96	1,154 94	77,985 90				†30,000 00	30,000 00	47,985 90	16,097 80
MUTUAL												
Union Mutual.....	23,205 88				23,205 88	79,423 70		74,163 87		153,587 57	-130,381 69	*61,882 15
STOCK MUTUAL												
Standstead and Sherbrooke Fire Ins. Co...	34,139 20				34,139 20	5,262 85			6,566 12	11,828 97	22,310 23	45,526 20
Totals.....	595,833 08	3,166 30	42,805 20	11,032 30	652,836 88	99,636 22	8,960 79	96,462 63	104,755 52	309,815 16	343,021 72	363,492 93

† Increase in investment reserve.

ABSTRACT OF BUSINESS TRANSACTED BY JOINT STOCK AND CASH-MUTUAL INSURANCE COMPANIES TRANSACTING FIRE
AND OTHER CLASSES

Classes of Insurance	Ontario					Ontario and elsewhere						
	Gross risks written	Net at risk	Gross premiums written	Cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses	Gross risks written	Net at risk	Gross premiums written	Cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses
FEDERAL FIRE INSURANCE COMPANY												
Fire.....	\$ 33,345,017 00	\$ 44,709,487 00	\$ 298,669 74	\$ 115,643 15	\$ 183,026 59	\$ 86,788 98	\$ 33,345,017 00	\$ 44,709,487 00	\$ 298,669 74	\$ 115,643 15	\$ 183,026 59	\$ 86,788 98
Burglary.....	.....	.....	.....	.....	.....	2,151 54	.....	.....	.....	.....	.....	2,151 54
Liability.....	.....	.....	.....	.....	.....	1,368 80	.....	.....	.....	.....	.....	1,368 80
Plate Glass.....	.....	.....	.....	.....	.....	1,788 10	.....	.....	.....	.....	.....	1,788 10
Totals.....	\$ 33,345,017 00	\$ 44,709,487 00	\$ 314,767 79	\$ 118,314 05	\$ 196,453 74	\$ 92,097 42	\$ 33,345,017 00	\$ 44,709,487 00	\$ 314,767 79	\$ 118,314 05	\$ 196,453 74	\$ 92,097 42
HAND-IN-HAND INSURANCE COMPANY												
Fire.....	8,149,744 00	9,273,101 00	55,053 90	8,429 94	46,623 96	43,723 53	8,149,744 00	9,273,101 00	55,053 90	8,429 94	46,623 96	43,723 53
Automobile.....	.....	.....	.....	.....	.....	1,852 71	.....	.....	.....	.....	.....	1,852 71
Plate Glass.....	.....	.....	.....	.....	.....	806 87	.....	.....	.....	.....	.....	806 87
Totals.....	8,149,744 00	9,273,101 00	64,482 67	10,072 89	54,409 78	46,383 11	8,149,744 00	9,273,101 00	64,482 67	10,072 89	54,409 78	46,383 11
MERCHANTS FIRE INSURANCE COMPANY												
Fire.....	34,148,121 00	53,529,938 00	215,298 67	51,322 04	163,976 63	95,967 15	34,148,121 00	53,529,938 00	215,298 67	51,322 04	163,976 63	95,967 15
Automobile.....	.....	.....	.....	.....	.....	5,716 24	.....	.....	.....	.....	.....	5,716 24
Totals.....	34,148,121 00	53,529,938 00	223,769 16	52,736 45	171,032 71	101,683 39	34,148,121 00	53,529,938 00	223,769 16	52,736 45	171,032 71	101,683 39
PILOT INSURANCE COMPANY												
Fire.....	5,568,303 00	5,255,440 00	40,843 10	20,826 87	20,016 23	13,808 64	5,568,303 00	5,255,440 00	40,843 10	20,826 87	20,016 23	13,808 64
Automobile.....	.....	.....	.....	.....	.....	217,550 29	.....	.....	.....	.....	.....	217,550 29
Burglary.....	.....	.....	.....	.....	.....	412 12	.....	.....	.....	.....	.....	412 12
Guarantee.....	.....	.....	.....	.....	.....	119 59	.....	.....	.....	.....	.....	119 59
Plate Glass.....	.....	.....	.....	.....	.....	856 41	.....	.....	.....	.....	.....	856 41
Accident.....	.....	.....	.....	.....	.....	290 33	.....	.....	.....	.....	.....	290 33
Liability.....	.....	.....	.....	.....	.....	1,268 46	.....	.....	.....	.....	.....	1,268 46
Totals.....	5,568,303 00	5,255,440 00	757,171 32	282,968 22	474,203 10	234,305 84	5,568,303 00	5,255,440 00	757,171 32	282,968 22	474,203 10	234,305 84

Classes of Insurance	Ontario					Ontario and elsewhere				
	Gross risks written	Net at risk	Cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses	Gross risks written	Net at risk	Gross premiums written	Cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses

PROVIDENT ASSURANCE COMPANY

Fire.....	\$ 13,028,282 00	\$ 9,768,003 37	\$ 103,877 34	\$ 69,986 90	\$ 33,890 44	\$ 28,433 18	\$ 37,776,416 37	\$ 435,030 99	\$ 279,054 94	\$ 155,976 05	\$ 104,599 60
Automobile.....	147,006 82	15,224 48	2,377 12	12,847 36	105,578 81	48,641 38	546,728 76	134,125 29	8,678 96	412,603 47	211,552 46
Accident and Sickness.....	247 00	354 95	247 00	354 95	189 50	2,904 59	76,747 42	8,212 81	8,212 81	68,068 46	29,703 44
Guarantee.....	1,202 30	588 37	165 70	422 67	422 67	279 39	10,872 74	25,305 26	2,565 25	8,307 49	3,430 57
Plate Glass.....	13,299 00	3,590 85	6,404 14	6,894 86	5,961 72	436 12	242,403 81	17,599 43	33,104 18	209,299 13	8,620 44
Liability.....	424 00	424 00	1,118 41	2,472 44	436 12	436 12	4,048 80	1,499 41	1,499 41	2,549 39	504 89
Inland Transportation.....	.....	.....	.....	.....	.....	.....	424 00	424 00	.....	.....	.....
Life.....	.....	.....	.....	.....	.....	.....	41,117 58	10,706 06	.....	30,411 52	30,940 81
Adjustment of 1932 issues.....	.....	.....	.....	.....	.....	.....	-9,673 32	.....	.....	-9,673 32	-22,544 11
Totals.....	13,028,282 00	9,768,003 37	285,460 16	122,316 73	163,143 43	86,802 63	52,176,870 00	37,776,416 37	486,076 73	918,682 24	439,707 92

QUEEN CITY FIRE INSURANCE COMPANY

Fire.....	\$ 13,771,922 00	\$ 26,160,308 00	\$ 87,746 47	\$ 10,539 38	\$ 77,207 09	\$ 49,381 27	\$ 37,776,416 37	\$ 87,746 47	\$ 10,539 38	\$ 77,207 09	\$ 49,381 27
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TORONTO GENERAL INSURANCE COMPANY

Fire.....	\$ 14,794,208 00	\$ 18,376,705 00	\$ 124,841 67	\$ 53,958 20	\$ 70,883 47	\$ 34,682 45	\$ 27,099,257 00	\$ 29,228,822 00	\$ 256,607 81	\$ 142,366 99	\$ 76,225 04
Automobile.....	204,825 77	3,141 15	3,070 44	70 71	133,930 00	39,655 89	402,198 40	3,796 36	3,709 41	260,065 65	108,970 18
Accident.....	3,077 47	1,143 18	3,062 85	10,675 51	1,934 29	2,465 45	17,512 88	5,500 05	12,012 83	86 95	4,307 16
Guarantee.....	13,738 36	6,160 91	2,775 10	3,385 81	10,675 51	4,831 15	72,578 24	11,622 57	60,955 67	60,955 67	17,411 25
Inland Transportation.....	36,615 61	4,012 68	1,930 05	17,310 56	3,385 81	4,831 15	118,177 82	2,918 38	4,148 18	60,507 61	483 15
Liability.....	3,355 81	592 17	1,147 18	2,865 50	1,241 71	1,241 71	6,484 77	1,657 37	4,827 40	3,148 78	1,842 30
Plate Glass.....	2,586 76	420 73	205 73	215 00	.....	490 14	5,565 33	601 58	3,241 76	2,323 57	737 58
Tornado.....	.....	.....	.....	.....	.....	.....	685 51	273 30	.....	411 71	4,732 58
Blanket Residence.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	351 07
Workmen's Compensation (Quebec).....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Forgery.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Marine.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	14,794,208 00	18,376,705 00	402,776 92	157,508 48	245,268 44	88,790 46	27,099,257 00	29,228,822 00	347,404 79	548,148 93	229,625 23

ABSTRACT OF BUSINESS TRANSACTED BY JOINT STOCK AND CASH-MUTUAL INSURANCE COMPANIES TRANSACTING FIRE
AND OTHER CLASSES—*Continued*

Classes of Insurance	Ontario						Ontario and elsewhere					
	Gross risks written	Net at risk	Gross premiums written	Cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses	Gross risks written	Net at risk	Gross premiums written	Cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses
WELLINGTON FIRE INSURANCE COMPANY												
Fire.....	\$ 40,298,637 00	\$ 51,213,367 00	\$ 318,187 79	\$ 131,694 84	\$ 186,492 95	\$ 80,405 58	\$ 46,315,550 00	\$ 55,086,464 00	\$ 374,846 17	\$ 154,489 00	\$ 220,357 17	\$ 101,166 06
Automobile.....	.....	.....	108,970 05	29,436 92	79,533 13	39,464 61	.....	.....	108,970 05	29,436 92	79,533 13	39,464 61
Totals.....	40,298,637 00	51,213,367 00	427,157 84	161,131 76	266,026 08	119,870 19	46,315,550 00	55,086,464 00	483,816 22	183,925 92	299,890 30	140,630 67
ECONOMICAL MUTUAL FIRE INSURANCE COMPANY												
Fire.....	22,097,050 00	47,936,800 00	317,718 85	80,652 80	237,066 05	105,109 38	25,700,867 00	51,401,863 00	357,080 18	91,856 63	265,223 55	125,079 28
GORE MUTUAL FIRE INSURANCE COMPANY												
Fire.....	24,266,453 72	51,885,114 81	326,980 87	73,431 11	253,549 76	115,896 46	27,925,861 33	55,544,522 42	360,998 63	77,783 01	283,215 62	124,795 32
PERTH MUTUAL FIRE INSURANCE COMPANY												
Fire.....	26,798,092 00	40,855,792 00	264,464 50	90,072 68	174,391 82	103,543 60	29,225,300 00	43,072,853 00	288,271 28	92,873 46	195,397 82	119,943 82
WATERLOO MUTUAL FIRE INSURANCE COMPANY												
Fire.....	74,923,607 00	63,147,774 00	348,250 52	95,587 16	252,663 36	159,093 98	83,186,679 00	70,882,990 00	417,376 91	100,699 58	316,677 33	208,643 11
UNION MUTUAL FIRE INSURANCE COMPANY												
Fire.....	601,198 00	772,066 00	5,790 16	80 31	5,709 85	3,109 99	126,483,350 00	75,903,911 95	888,110 79	532,563 53	355,547 26	126,128 18
STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY												
Fire.....	12,891,033 61	12,381,955 63	107,648 65	40,435 43	67,213 22	28,546 33	41,958,184 69	33,868,348 14	403,002 41	185,509 03	217,493 38	124,187 18

B

MUTUAL INSURANCE
CORPORATIONS

- I. FARMERS' MUTUALS—FIRE. [See page 100.]
- II. FARMERS' MUTUALS—WEATHER. [See page 108.]
- III. ASSOCIATED NEW ENGLAND FACTORY MUTUALS.

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURES

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES
ASSETS, DECEMBER 31ST, 1933

Name of Insurer	Book value of real estate	Mortgage loans on real estate	Book value of bonds and debentures	Book value of stocks	Cash on hand in banks, and other depositories	Premium deposits in course of collection and bills receivable thereon	Other assets	Interest and dividends due and accrued	Reinsurance losses paid	Market value of bonds and stocks over book value	Total admitted assets	Ledger assets not admitted
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
American Mutual	55,700 00	288,220 00	1,733,999 32	1,733,999 32	79,653 71	27,021 51	4,723 42	239,422 30	5,059 29	1,939,064 64	5,059 29	
Arkwright Mutual			915,671 80	915,671 80	399,266 16	103,681 89	77,038 67	936,472 05	7,264 71	5,905,288 72	7,264 71	
Blackstone Mutual			1,965,581 39	1,965,581 39	128,930 06	75,891 13	19,943 75	655,181 99	3,726 46	3,105,563 40	3,726 46	
Boston Manufacturers			638,245 43	638,245 43	492,670 11	126,899 45	82,521 67	722,324 07	8,997 63	6,376,479 23	8,997 63	
Cotton & Woollen Manufacturers			28,400 00	28,400 00	127,868 36	25,783 07	20,642 50	63,835 29	1,957 38	1,615,558 93	1,957 38	
Enterprise Mutual			1,713,861 69	1,713,861 69	78,140 42	27,021 51	4,668 11	237,341 68	1,910,966 04	1,910,966 04	1,910,966 04	
Fall River Manufacturers			154,020 00	154,020 00	106,342 25	56,116 13	24,489 78	77,104 51	2,035,548 16	2,035,548 16	2,035,548 16	
Firemen's Mutual			2,203,060 21	2,203,060 21	244,782 94	115,212 96	29,676 49	618,917 17	3,564 98	4,304,478 25	3,564 98	
Hope Mutual			356,217 74	356,217 74	56,240 33	22,396 59	9,008 14	135,159 00	4,424 28	1,306,190 21	4,424 28	
Industrial Mutual			14,200 00	14,200 00	78,729 50	12,891 57	11,538 75	30,850 23	910,829 82	910,829 82	910,829 82	
Keystone Mutual			32,950 00	32,950 00	7,346 92	6,247 17	7,891 04	88,247 19	6,869 78	438,015 13	6,869 78	
Manton Mutual			16,750 00	16,750 00	5,051 68	5,982 84	6,270 80	74,984 59	1,893 96	381,045 32	1,893 96	
Manufacturers Mutual			2,717,746 97	2,717,746 97	187,473 24	45,035 82	10,673 92	428,156 27	8,432 15	3,316,738 98	8,432 15	
Mechanics Mutual			1,879,081 88	1,879,081 88	78,293 45	27,021 51	6,353 03	257,057 78	5,059 28	2,212,712 99	5,059 28	
Mercantile Mutual			782,331 25	782,331 25	66,646 50	36,383 03	4,578 44	221,152 07	1,397 14	1,006,785 04	1,397 14	
Merchants Mutual			1,099,691 15	1,099,691 15	66,164 92	42,170 05	10,660 48	381,706 19	1,873 78	1,705,550 13	1,873 78	
Mill Owners Mutual			93,835 38	93,835 38	27,839 09	30,731 34	9,429 59	100,321 08	1,478 88	753,196 27	1,478 88	
Paper Mill Mutual			17,700 00	17,700 00	28,839 23	13,202 58	10,039 53	33,930 03	904 43	619,791 34	904 43	
Philadelphia Manufacturers			463,929 08	463,929 08	11,377 15	15,842 06	10,351 85	278,937 09	714 92	1,232,538 01	714 92	
Protection Mutual			101,927 83	101,927 83	116,965 72	46,096 99	12,165 72	128,760 64	2,218 31	1,141,412 70	2,218 31	
Rhode Island Mutual			2,964,728 83	2,964,728 83	127,329 64	45,035 82	11,054 77	451,401 75	8,432 15	3,518,768 23	8,432 15	
Rubber Manufacturers			28,400 00	28,400 00	130,988 97	25,783 07	20,957 10	59,622 19	1,637 37 89	1,637 37 89	1,637 37 89	
State Mutual			3,642,889 56	3,642,889 56	152,844 33	54,043 02	13,133 46	480,058 07	10,118 58	4,397,835 81	10,118 58	
What Cheer Mutual			376,776 28	376,776 28	58,505 73	22,396 58	9,235 82	143,658 38	771 96	1,398,752 64	771 96	
Worcester Manufacturers			91,143 00	91,143 00	164,393 68	57,128 56	25,489 96	72,556 11	5,846 47	2,069,956 88	5,846 47	
Totals	55,700 00	312,420 00	33,098,483 30	24,033,138 56	3,022,628 99	1,066,016 25	454,536 79	6,917,158 62	55,250,204 76	99,363 84	55,250,204 76	

*Loan secured by pledge of collateral.

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES
LIABILITIES, DECEMBER 31ST, 1933

Name of Insurer	Provision for unpaid claims	Unearned premium deposits	Administration expense accrued	Return premium deposits	Contingency Reserve	Taxes due and accrued	Borrowed money	All other liabilities	Excess of Total liabilities	Excess of admitted assets over liabilities
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
American.....	11,020 22	795,991 06	90 37	.....	405,049 00	1,137 80	.....	.....	1,213,288 45	775,776 19
Arkwright.....	28,997 70	2,025,883 80	3,500 00	.....	.....	2,769 41	.....	.....	2,061,150 91	3,844,137 81
Blackstone.....	25,087 26	1,347,441 64	1,038 50	.....	.....	2,294 40	.....	.....	1,375,861 80	1,729,701 60
Boston.....	31,794 83	2,587,689 76	3,599 82	.....	.....	3,626 48	.....	.....	2,626,710 89	3,749,768 34
Cotton & Woollen.....	8,893 39	527,413 47	1,820 22	.....	.....	2,891 65	.....	.....	541,018 73	1,074,540 20
Enterprise.....	11,020 21	795,991 06	90 37	.....	399,893 00	1,137 80	.....	.....	1,208,132 44	702,833 60
Fall River.....	11,690 74	768,327 20	76 00	.....	.....	605 25	.....	.....	780,699 19	1,254,848 97
Firemen's.....	30,300 70	2,035,556 02	6,723 18	.....	.....	3,524 00	.....	200 00	2,076,303 90	2,228,174 35
Hope Mutual.....	8,311 41	521,621 18	2,641 10	.....	.....	.....	.....	.....	532,573 69	773,616 52
Industrial.....	4,531 94	263,750 23	910 10	.....	.....	1,772 40	.....	.....	270,964 67	648,865 15
Keystone.....	2,170 64	201,330 22	150 00	.....	.....	750 00	103,300 00	.....	307,700 86	131,213 27
Manton.....	2,074 14	185,520 59	150 00	.....	.....	750 00	70,000 00	.....	258,494 73	122,550 59
Manufacturers.....	18,367 04	1,326,651 79	150 62	.....	580,509 00	1,896 32	.....	.....	1,927,574 77	1,389,164 21
Mechanics.....	11,020 22	795,991 07	90 37	.....	430,296 00	1,137 80	.....	.....	1,238,535 46	974,177 53
Mercantile.....	9,568 64	642,807 13	2,123 11	.....	.....	1,040 00	.....	.....	655,538 88	351,246 16
Merchants.....	15,018 76	777,872 14	584 16	.....	.....	1,379 79	.....	.....	794,854 85	910,695 28
Mill Owners.....	2,791 89	365,737 68	3,806 17	.....	.....	2,900 00	.....	.....	375,235 74	377,960 53
Paper Mill.....	2,064 58	207,209 06	600 00	.....	.....	375 00	.....	.....	210,245 64	409,542 70
Philadelphia.....	7,709 92	529,354 73	300 00	.....	.....	900 00	110,000 00	.....	375,235 74	377,960 53
Protection.....	4,187 82	548,606 51	700 00	.....	.....	4,000 00	.....	.....	648,264 65	584,273 36
Rhode Island.....	18,367 04	1,326,651 79	150 62	.....	655,836 00	1,896 32	.....	.....	557,494 33	583,918 37
Rubber Manufacturers.....	8,893 39	527,406 15	1,820 22	.....	.....	2,903 32	.....	.....	2,002,901 77	1,515,866 46
State Mutual.....	22,040 44	1,591,982 14	1,80 75	.....	801,517 00	2,275 57	.....	.....	541,023 08	1,096,214 81
What Cheer.....	8,316 27	522,332 82	2,672 02	.....	.....	.....	.....	.....	2,417,995 90	1,979,839 91
Worcester.....	14,284 44	758,996 58	945 29	.....	317,496 46	1,500 00	.....	186 08	533,321 11	865,431 53
Totals.....	318,523 63	21,978,115 82	34,912 99	1,237 85	3,590,596 46	43,463 31	283,300 00	386 08	26,250,536 14	28,999,668 62

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES
SURPLUS ACCOUNT, DECEMBER 31st, 1933

Name of Insurer	Amount to credit of policyholders, January 1st, 1933	Net gain for policy- holders on operations for year	Premiums paid in advance	Unused Premium deposits returned to policyholders	Transferred to Contingency Reserve	Ledger assets not admitted	Surplus of admitted assets over all liabilities
American.....	\$ 1,781,521 11	\$ 35,477 35	\$	\$ 681,113 98	\$ 405,049 00	\$ 5,059 29	\$ 725,776 19
Arkwright.....	4,543,685 10	1,589,065 71		2,281,278 19		7,264 71	3,844,137 81
Blackstone.....	2,743,683 27	208,326 74		1,218,883 45		3,226 46	1,729,701 60
Boston.....	4,773,433 27	2,004,921 34		3,081,594 59		8,997 63	3,749,768 34
Cotton & Woollen.....	1,194,538 36	446,043 07		564,083 85		1,957 38	1,074,540 20
Enterprise.....	1,744,258 86	44,643 74		681,113 98	399,893 00	5,059 29	702,833 60
Fall River.....	1,477,703 30	702,075 75		921,316 10		3,564 98	1,254,848 97
Firemen's.....	2,930,854 15	1,082,348 95		1,752,601 47		4,424 28	2,228,174 35
Hope.....	860,750 99	382,348 66		478,731 17		771 96	773,616 52
Industrial.....	697,514 29	223,881 72		271,552 17		978 69	648,865 15
Keystone.....	230,367 83	161,507 02		205,919 80		6,869 78	131,214 27
Mantol.....	210,840 96	181,507 29		267,903 61		1,893 96	122,550 59
Manufacturers.....	2,962,230 36	151,704 97		1,135,189 97	580,509 00	8,432 15	1,389,164 21
Mechanics.....	2,079,909 70	10,737 07		681,113 98	430,296 00	5,059 28	974,177 53
Merchants.....	574,677 40	331,419 02		553,453 12		1,397 14	351,246 16
Merchants.....	1,475,869 03	123,375 32		686,675 29		1,873 78	910,695 28
Mill Owners.....	256,101 63	256,101 63		314,799 88		1,478 88	377,960 53
Paper Mill.....	450,302 37	230,270 58		270,035 82		994 43	409,542 70
Philadelphia.....	841,373 78	393,069 74		655,455 24		714 92	584,273 36
Protection.....	683,898 99	374,433 26		472,195 51		2,218 31	583,918 37
Rhode Island.....	3,275,304 76	40,019 82		1,435,189 77	655,836 00	8,432 15	1,515,866 46
Rubber.....	1,198,958 42	450,261 20		351,047 52		1,957 38	1,096,214 81
State.....	4,076,280 79	77,432 66		1,362,222 96	801,517 00	10,118 58	1,979,839 91
What Cheer.....	966,055 45	383,903 65		483,755 61		771 96	865,431 53
Worcester.....	1,341,095 11	875,587 19	87 50	918,116 69	317,496 46	5,846 47	975,310 18
Totals.....	43,575,882 52	10,829,007 82	87 50	21,715,348 92	3,590,596 46	99,363 84	28,999,668 62

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES
ABSTRACT OF BUSINESS TRANSACTED DURING 1933 (ALL BUSINESS)

Name of Insurer	Risks		Premiums			Net losses incurred	Unused premium deposits on expired policies returned to policyholders or applied against current premiums due
	Gross risks written	Net at risk	Gross premiums written	Cancelled and reinsured			
				\$	c		
American.....	140,770,918 00	282,334,473 00	807,759 30	155,510 31	652,249 08	\$ 61,180 85	\$ 681,113 98
Arkwright.....	498,731,684 00	739,818,974 00	2,735,735 57	433,297 97	2,302,437 60	125,579 50	2,281,278 19
Blackstone.....	258,956,655 00	477,865,777 00	1,476,376 20	257,705 87	1,218,670 33	110,139 80	1,218,883 45
Boston.....	638,060,584 00	962,543,520 40	3,454,085 13	440,216 27	3,013,868 86	153,627 34	3,081,594 59
Cotton & Woollen.....	110,922,125 00	180,688,427 00	653,850 58	89,260 98	564,583 60	40,641 87	564,083 85
Enterprise.....	140,770,918 00	282,334,473 00	807,759 39	155,510 32	652,249 07	61,180 85	681,113 98
Fall River.....	186,479,678 00	273,590,160 00	1,054,513 44	157,989 82	896,523 62	48,810 61	921,316 10
Fitchburg.....	381,157,238 00	723,003,858 00	2,171,762 61	366,414 45	1,805,348 16	160,946 53	1,752,601 47
Fremont's.....	94,794,002 00	178,796,475 00	560,215 98	86,835 52	473,380 46	40,679 39	478,731 17
Hope.....	55,458,187 00	90,410,517 00	326,914 61	43,799 73	283,114 88	19,880 45	271,552 17
Industrial.....	39,076,070 00	69,023,312 00	234,987 19	43,515 28	191,471 91	14,276 40	295,919 80
Keystone.....	37,370,943 00	62,267,098 00	224,734 83	38,303 71	186,431 12	12,270 51	267,903 61
Manton.....	234,618,197 00	470,557,454 00	1,346,265 65	259,183 86	1,087,081 79	101,968 09	1,135,189 97
Manufacturers.....	140,770,918 00	283,334,473 00	807,759 39	155,510 31	652,249 08	61,180 85	681,113 98
Mechanics.....	120,365,444 00	228,980,164 00	685,819 77	115,709 81	570,109 96	50,891 55	553,453 12
Merchants.....	146,757,205 00	270,241,006 00	837,767 21	149,560 43	688,206 78	65,354 88	686,675 29
Mill Owners.....	66,210,848 00	126,180,995 00	392,260 65	64,314 12	327,946 53	31,946 32	314,799 88
Paper Mill.....	53,816,870 00	75,349,399 00	304,249 14	36,422 90	267,826 24	12,007 83	270,035 82
Philadelphia.....	98,634,183 00	192,076,680 00	592,101 24	119,709 52	472,391 72	39,881 02	472,195 91
Protection.....	99,316,271 00	189,271,481 00	588,390 97	96,475 38	491,915 59	47,919 51	540,835 24
Rhode Island.....	234,618,197 00	470,557,454 00	1,346,265 65	259,183 86	1,087,081 79	101,968 11	1,135,189 97
Rubber Manufacturers.....	110,922,125 00	180,679,927 00	653,849 89	89,081 83	564,768 06	40,533 63	551,047 52
State.....	281,541,836 00	564,668,945 00	1,615,518 79	311,020 62	1,304,498 17	122,361 72	1,362,227 96
What Cheer.....	112,845,628 00	174,866,947 00	560,417 93	87,854 54	472,563 41	40,817 07	483,755 61
Worcester.....	185,575,634 00	273,649,586 00	1,049,438 83	150,743 04	898,695 79	51,774 87	918,116 69
Totals.....	4,468,542,358 00	7,824,091,575 40	25,288,800 03	4,163,136 43	21,125,663 60	1,617,820 07	21,715,348 92

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES
ABSTRACT OF BUSINESS TRANSACTED IN ONTARIO, 1933

Name of Insurer	Risks		Premiums		Net losses incurred, including adjustment expenses
	Gross risks written	Net at risk	Gross premiums written	Cancelled and reinsured	Net premiums written
American.....	\$ 5,515,998 00	\$ 11,242,522 00	\$ 32,920 31	\$ 8,681 71	\$ 24,238 60
Arkwright.....	15,176,897 00	22,774,318 00	95,835 94	18,523 39	77,372 55
Blackstone.....	10,286,957 00	17,516,327 00	64,531 96	16,367 86	48,164 13
Boston.....	19,532,700 00	28,598,374 00	119,420 83	24,697 31	94,729 52
Cotton & Woollen.....	4,109,837 00	6,152,968 00	27,720 31	8,214 26	23,549 65
Enterprise.....	5,515,998 00	11,242,522 00	32,920 31	8,681 71	24,238 60
Fall River.....	3,582,168 00	6,689,372 00	41,584 28	10,923 63	30,660 65
Firemen's.....	14,408,819 00	23,789,534 00	89,941 32	15,313 58	70,621 74
Hope.....	4,431,938 00	7,914,963 00	28,513 84	5,448 04	23,064 90
Industrial.....	2,054,918 00	3,058,409 00	13,885 90	2,158 05	11,762 85
Keystone.....	1,333,219 00	1,958,378 00	8,934 11	758 53	7,975 58
Manton.....	1,275,372 00	1,779,290 00	8,547 43	790 66	7,756 77
Manufacturers.....	9,193,330 00	18,737,537 00	54,867 18	14,460 51	40,397 67
Mechanics.....	5,515,999 00	11,242,522 00	32,920 31	8,681 71	24,238 59
Merchants.....	4,550,154 00	7,512,484 00	28,402 52	6,100 02	22,301 60
Mill Owners.....	6,034,904 00	11,044,424 00	37,981 11	9,381 82	28,599 26
Paper Mill.....	2,049,714 00	3,982,572 00	14,100 10	2,810 88	11,289 22
Philadelphia.....	1,628,646 00	2,018,714 00	10,783 77	2,573 21	8,210 56
Protection.....	3,235,901 00	6,400,413 00	21,612 55	4,347 28	17,265 27
Rhode Island.....	3,074,572 00	5,987,794 00	21,150 14	4,729 81	16,420 33
Rubber.....	9,193,330 00	18,737,537 00	54,867 18	14,460 51	40,397 67
State.....	4,109,837 00	6,184,933 00	27,763 91	4,214 20	23,549 65
What Cheer.....	11,031,996 00	22,485,943 00	65,840 61	17,563 41	48,277 20
Worcester.....	4,431,961 00	8,129,748 00	28,514 28	5,441 21	23,073 04
Totals.....	157,280,098 00	274,150,737 00	1,002,402 56	225,630 95	776,771 61
					66,939 29

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FRATERNAL SOCIETIES

ASSETS, LIABILITIES, INCOME, DISBURSEMENTS;
EXHIBIT OF POLICIES

FRATERNAL SOCIETIES
ASSETS DECEMBER 31ST, 1933

Name	Ledger Assets						Non-ledger Assets				Total of ledger and non-ledger assets	
	Real estate	Mortgage loans on real estate	Loans on policies	Bonds and debentures	Cash on hand and in banks	All other	Total ledger assets	Interest and rents due accrued	Collections reported not yet received	All other		Total non-ledger assets
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Canadian Order of Chosen Friends.....	32,000 00		102,174 63	2,468,089 32	100,335 08		2,702,599 03	62,064 49	30,174 32	802 50	93,041 31	2,795,640 34
Canadian Order of Foresters.....	29,000 00		117,757 93	15,729 23	*8,671 88		15,867 325 29	230,589 52			230,589 52	16,097,914 81
Canadian Order of Oddfellows.....	19,000 00	32,520 00	117,756 06	300,278 68	4,723 85		374,278 59	12,920 38	2,148 23	283 47	15,352 08	389,630 67
Civil Service M.B. Society.....			700 72	131,777 94	2,671 18		135,149 84	2,056 67		86 13	2,142 80	137,292 64
Hamilton Firemen.....			529 16	484,441 07	3,695 23		488,665 46					488,665 46
Hamilton Police.....		31,000 00		408,337 81	3,133 01		442,470 82					442,470 82
London Police.....				266,053 22	11,859 59		277,912 81					277,912 81
Ont. Commercial Travellers Ass'n.....		480,294 48		495,623 14	7,093 43		983,011 05	33,014 71			33,014 71	1,016,025 76
Ottawa Firemen.....				367,278 77	42,149 74		409,428 51	5,417 08			5,417 08	414,845 59
Ottawa Police.....		7,000 00		338,777 56	3,618 32		349,395 88	5,756 48		50 00	5,806 48	355,202 36
Sons of England.....	40,069 35	6,664 54	13,467 00	334,768 65	88,241 05		483,210 59	4,992 02			4,992 02	488,202 61
Sons of Scotland.....			8,151 14	1,428,807 71	41,184 31	5,000 00	1,483,143 16	23,972 32	8,285 58		32,257 90	1,515,401 06
St. Joseph l'Union du Canada.....	125,600 00	14,000 00	58,438 39	4,455,021 74	30,729 78	4 99	4,683,794 90	115,484 15		139,529 00	255,013 15	4,938,808 05
Stratford, City of, M.B. Fund.....				77,669 72	2,322 95		79,992 67	1,899 75			1,899 75	81,892 42
Toronto Firemen.....				2,499,278 59	712 27		2,499,990 86	22,798 25		1,034 67	23,832 92	2,523,823 78
Toronto Police.....		40,000 00		2,717,490 98	1,653 77		2,759,144 75	39,604 92			39,604 92	2,798,749 67
	245,669 35	611,479 02	318,975 03	32,502,934 14	335,451 68	5,004 99	34,019,514 21	560,570 74	40,608 13	141,785 77	742,964 64	34,762,478 85

*=Credit (Bank Overdraft).

ASSETS AND LIABILITIES ACCORDING TO FUNDS
DECEMBER 31ST, 1933

Name of Society	Assets (Ledger and Non-ledger)				Liabilities (except Reserve)					
	Mortuary Fund	Sickness and other beneficiary funds	Special funds	General Fund	Total	Mortuary Fund	Sickness and other beneficiary funds	Special funds	General Fund	Total
Canadian Order of Chosen Friends.....	\$ 2,543,613 89	\$ 234,785 85	\$ 1,333 36	\$ 15,907 24	\$ 2,795,640 34	\$ 21,540 93	\$ 1,331 44	\$ 45 82	\$ 587 91	\$ 23,496 10
Canadian Order of Foresters.....	15,441,020 57	638,231 35		18,662 89	16,097,914 81	136,098 47	5,819 60		793 64	142,711 71
Canadian Order of Oddfellows.....	382,170 21	5,214 16	1,732 72	513 58	389,630 67	12,725 00				12,725 00
Civil Service M.B. Society.....	137,292 64				137,292 64	551 10				551 10
Hamilton Firemen.....		488,665 46			488,665 46					
Hamilton Police.....		442,470 82			442,470 82					
London Police.....		277,912 81			277,912 81					
Ontario Commercial Travellers Association.....	1,016,025 76				1,016,025 76	4,462 43				4,462 43
Ottawa Firemen.....		414,845 59			414,845 59					
Ottawa Police.....		355,202 36			355,202 36					
Sons of England.....	319,911 31	44,095 44	38,628 05	85,567 81	488,202 61				354 21	354 21
Sons of Scotland.....	1,475,033 27	33,597 68		6,770 11	1,515,401 06	20,284 92			20,284 92	20,284 92
St. Joseph l'Union du Canada.....	4,617,056 83	265,029 34	26,978 89	29,742 99	4,938,808 05	20,911 05		36 41		20,947 46
Stratford M.B. Fund.....		81,892 42			81,892 42		83 35			83 35
Toronto Firemen.....		2,523,823 78			2,523,823 78		2,010 16			2,010 16
Toronto Police.....		2,798,749 67			2,798,749 67					
	25,932,124 48	8,604,516 73	68,673 02	157,164 62	34,762,478 85	216,563 90	9,244 55	82 23	1,735 76	227,626 44

CHILD OR JUVENILE FUNDS

Canadian Order of Chosen Friends.....	24,509 11	1,960 68	1,281 98	.....	244 73	.....	3,487 39	1,000 00	.....	.....	552 73	1,552 73	26,443 77
Canadian Order of Odd-fellows.....	227 90	9 81	.....	.....	.....	.....	9 81	.....	.....	.....	237 71	237 71	.....
Sons of England.....	110 67	142 78	4 35	.....	.....	.....	147 13	.....	.....	.....	12 54	12 54	245 26
Sons of Scotland.....	990 25	408 98	16 24	.....	.....	.....	425 22	.....	.....	.....	.....	.....	1,415 47
St. Joseph l'Union du Canada.....	15,252 83	3,389 63	395 49	.....	.....	.....	3,785 12	805 50	.....	61 00	258 00	1,124 50	17,913 45
Totals.....	41,090 76	5,911 88	1,698 06	244 73	7,854 67	1,805 50	61 00	1,060 98	2,927 48	46,017 95

WIDOW AND ORPHANS FUND

Sons of England.....	1,227 81	59 68	59 68	1,287 49
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PENSION AND BENEFIT FUND

(Municipal Pension Fund Societies Only)

Hamilton Firemen.....	451,674 80	23,566 64	23,223 82	1,109 85	272 79	48,173 10	10,360 12	822 32	11,182 44	488,665 46
Hamilton Police.....	413,239 74	18,001 53	21,942 40	.....	507 40	.....	40,451 33	10,745 30	.....	.....	474 95	11,220 25	442,470 82
London Police.....	265,716 31	7,531 66	13,484 54	87 10	50 00	.....	21,153 30	8,864 56	.....	.....	92 24	8,956 80	277,912 51
Ottawa Firemen.....	359,641 61	22,459 00	19,601 12	5,228 32	7,000 00	.....	54,288 44	2,649 84	.....	.....	1,851 70	4,501 54	409,428 51
Ottawa Police.....	322,657 63	27,683 56	14,792 38	2,617 33	756 81	.....	45,850 08	18,634 11	.....	.....	1,000 00	19,634 11	348,873 60
Stratford, City of.....	72,706 87	2,661 37	4,271 19	.....	2,500 00	.....	9,432 56	2,005 60	.....	.....	141 16	2,146 76	79,992 67
Toronto Firemen.....	2,315,951 90	101,326 51	116,652 79	.....	27,787 07	.....	245,766 37	60,165 01	.....	.....	1,562 40	61,727 41	2,499,990 86
Toronto Police.....	2,481,393 66	150,620 91	131,333 93	.....	154,971 01	.....	436,925 85	138,796 69	.....	.....	20,378 07	159,174 76	2,759,144 75
Totals.....	6,682,982 52	353,851 18	345,302 17	9,042 60	193,845 08	.....	902,041 03	252,221 23	.....	.....	26,322 84	278,544 07	7,306,479 48

FRATERNAL SOCIETIES
SPECIAL FUNDS

Name	Balance ledger assets, Dec. 31st, 1932	Receipts						Disbursements				Balance ledger assets, Dec. 31st, 1933		
		Premiums, dues and fees	Interest and rents	All other	Transfers from other funds	Total	Expenses	All other	Transfers to other funds	Total				
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Canadian Order of Chosen Friends:														
Guarantee Fund.....	1,000 00		315 80	27 26					343 06				343 06	1,000 00
Canadian Order of Oddfellows:														
Guarantee Fund.....	500 00		163 50	27 50					191 00				191 00	500 00
Sons of England:														
Guarantee Fund.....	12,355 39		360 35	622 93					983 28				382 88	12,055 79
Supreme Lodge Expense Fund.....	18,933 04		4,775 41	583 85					5,359 26		180 81		23,888 16	
Shakespeare Memorial Fund.....	335 38			8 95					8 95				404 14	344 53
St. Joseph l'Union du Canada:														
General Reserve Fund.....	24,018 48		2,592 62	593 78					3,186 40		262 40		262 40	26,942 48
Oeuvre du Centin Collegial.....	19 85								178 56		162 00		162 00	36 41
Totals	57,162 34		8,207 68	1,864 27					10,250 51		605 21		1,745 48	65,667 37

FRATERNAL SOCIETIES GENERAL FUNDS

Name	Balance ledger assets, Dec. 31st, 1932	Receipts				Disbursements					Total	Balance ledger assets, Dec. 31st, 1933
		Assess- ments, dues and fines	Interest and rents	All other	Transfers from other funds	Total	Head office expenses	Agency and organi- zation funds	Other expenses	Transfers to other funds		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Canadian Order of Chosen Friends.....	12,617 28	13,103 05	95 17	887 29	31,339 67	45,425 18	21,595 61	7,307 06	14,806 59	.....	43,709 26	14,333 20
Canadian Order of Foresters.....	18,507 87	73,760 12	5 35	.....	70,000 00	143,765 47	52,216 43	59,596 14	34,734 46	.....	146,547 03	15,726 31
Canadian Order of Oddfellows.....	.....	6,429 49	.....	236 18	8,244 60	14,910 27	9,190 33	1,553 60	3,936 23	.....	14,680 16	230 11
Civil Service M.B. Society.....	.....	.....	.....	.....	641 26	641 26	477 19	.....	164 07	.....	641 26	.....
Hamilton Firemen.....	.....	.....	.....	.....	822 32	822 32	822 32	.....	.....	.....	822 32	.....
Hamilton Police.....	.....	.....	.....	.....	474 95	474 95	474 95	.....	.....	.....	474 95	.....
London Police.....	.....	.....	.....	.....	92 24	92 24	92 24	.....	.....	.....	92 24	.....
Ontario Commercial Travellers.....	.....	.....	.....	.....	15,209 61	15,209 61	9,988 18	329 00	4,892 43	.....	15,209 61	.....
Ottawa Firemen.....	.....	.....	.....	.....	1,851 70	1,851 70	1,851 70	.....	.....	.....	1,851 70	.....
Ottawa Police.....	.....	.....	.....	.....	1,000 00	1,000 00	238 00	.....	239 72	.....	477 72	.....
Sons of England.....	86,434 73	9,524 11	7,935 90	2,673 30	29,273 45	13,847 35	13,847 35	888 16	16,568 74	.....	31,304 25	84,403 93
Sons of Scotland.....	7,808 34	12,247 25	44 06	.....	9,140 14	37,304 66	15,271 02	14,471 00	8,602 84	.....	38,344 86	6,768 14
St. Joseph l'Union du Canada.....	29,175 70	83,162 31	.....	5,506 35	25,000 00	88,668 66	34,601 71	29,858 73	23,640 93	.....	88,101 37	29,742 99
Stratford, City of, M.B. Fund.....	.....	.....	.....	.....	141 16	141 16	75 00	.....	66 16	.....	141 16	.....
Toronto Firemen.....	.....	.....	.....	.....	1,562 40	1,562 40	1,562 40	.....	.....	.....	1,562 40	.....
Toronto Police.....	.....	.....	.....	.....	20,378 07	20,378 07	20,378 07	.....	.....	.....	20,378 07	.....
Totals.....	154,543 92	198,226 33	8,080 48	9,316 47	185,898 12	401,521 40	182,682 50	114,003 69	107,652 17	.....	404,338 36	151,726 96

FRATERNAL SOCIETIES
EXHIBIT OF POLICIES (MORTUARY), DECEMBER 31ST, 1933
TOTAL BUSINESS

Name	Whole Life		Limited Life		Endowment		Other Plans		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Canadian Order of Chosen Friends.....	8,805	\$ 7,301,648 75	492	\$ 416,650 00	457	\$ 439,662 00	339	\$ 133,170 00	10,093	\$ 8,291,130 75
Canadian Order of Foresters.....	38,683	35,869,898 89	1,569	1,483,139 70	3,253	3,193,508 88	46	138,000 00	43,551	40,684,547 47
Canadian Order of Forefellowes.....	1,145	780,788 80	1	500 00	133	104,750 00	197	167,000 00	1,476	1,053,038 80
Civil Service M.B. Society.....	1,406	608,000 00	.....	.....	.....	.....	.....	48,306 00	1,406	656,306 00
Ontario Commercial Travellers Association.....	2,531	1,548,082 00	.....	.....	.....	.....	.....	.....	2,531	1,548,082 00
Sons of England.....	837	703,144 50	263	286,433 50	.....	.....	.....	.....	1,130	989,578 00
Sons of Scotland.....	4,353	2,660,750 00	1,349	779,000 00	466	261,500 00	196	284,859 00	6,364	3,986,109 00
St. Joseph l'Union du Canada.....	7,361	6,006,916 00	1,638	1,582,000 00	90 95	7,071,258 50	452	571,500 00	18,546	15,231,674 50
Totals.....	65,121	\$5,479,228 94	5,342	4,547,723 20	13,404	11,070,679 38	1,230	1,342,835 00	85,097	72,440,466 52

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RECIPROCAL OR INTER-INSURANCE EXCHANGES

ASSETS AND LIABILITIES; INCOME AND DISBURSEMENTS
MISCELLANEOUS INFORMATION

RECIPROCAL OR INTER-INSURANCE EXCHANGES

ASSETS—DECEMBER 31st, 1933

Name of Insurer	Book value of bonds	Cash on hand in banks and other depositories	Premium deposits uncollected	Other assets	Interest and dividends due and accrued	Market value of bonds over book value	Total admitted assets	Assets not admitted
Cannors Exchange Subscribers.....	\$ 1,775,000 00	\$ 807,785 15	\$ 48,077 04	\$ C.	\$ 12,408 10	\$ 18,446 88	\$ 2,661,717 17	\$ 13,236 41
Warner Reciprocal Underwriters.....	475,000 00	301,827 33	47,286 30	.....	4,461 49	6,468 75	835,043 87	5,584 48
Totals.....	2,250,000 00	1,109,612 48	95,363 34	.....	16,869 59	24,915 63	3,496,761 04	18,820 89

LIABILITIES—DECEMBER 31st, 1933

Name of Insurer	Provision for unpaid claims	Reserve of unearned premium deposits	Reinsurance premiums accrued	Taxes accrued	Total liabilities	Excess of assets over liabilities
Cannors Exchange Subscribers.....	\$ 6,485 00	\$ 471,333 90	\$ 4,915 16	\$ 8,349 42	\$ 491,083 48	\$ 2,170,633 69
Warner Reciprocal Underwriters.....	20,158 67	226,889 14	2,640 21	4,840 96	254,528 98	580,514 89
Totals.....	26,643 67	698,223 04	7,555 37	13,190 38	745,612 46	2,751,148 58

PROFIT AND LOSS ACCOUNT—1933

Name of Insurer	Gross premium deposits written	Net premium deposits written	Net premium deposits earned	Net losses incurred	Administration and other expenses	Net underwriting profit or savings for subscribers
Cannors Exchange Subscribers.....	\$ 1,764,772 24	\$ 1,134,132 14	\$ 1,170,671 03	\$ 260,125 89	\$ 314,829 14	\$ 595,716 00
Warner Reciprocal Underwriters.....	728,388 44	548,836 07	523,061 23	207,855 99	133,726 66	181,478 58
Totals.....	2,493,160 68	1,682,968 21	1,693,732 26	467,981 88	448,555 80	777,194 58

SURPLUS ACCOUNT

Name of Insurer	Amount to credit of subscribers at Jan. 1, 1933	Net underwriting profit or savings for subscribers	Other revenue (net)	Savings and profits returned to subscribers	Transferred to special surplus or reserve accounts	Amount held to credit of subscribers surplus	Special surplus or reserve accounts	Non-admitted assets	Surplus of admitted assets over all liabilities
Canners Exchange Subscribers.....	\$ 961,947 99	\$ 595,716 00	\$ 24,884 75	\$ 623,740 62	\$ 188,438 84	\$ 770,369 28	\$ 1,413,500 82	\$ 13,236 41	\$ 2,170,633 69
Warner Reciprocal Underwriters.....	290,624 33	181,478 58	5,575 99	191,529 11	78,367 89	207,781 90	378,317 47	5,584 48	580,514 89
Totals.....	1,252,572 32	777,194 58	30,460 74	815,269 73	266,806 73	978,151 18	1,791,818 29	18,820 89	2,751,148 58

ABSTRACT OF BUSINESS TRANSACTED IN ONTARIO—1933

Name of Insurer	Gross premium deposits written	Cancelled premiums	Net premium deposits written	Net premium deposits earned	Net losses incurred	Net savings and profits credited to subscribers
Canners Exchange Subscribers.....	\$ 18,568 52	\$ 7,961 18	\$ 10,607 34	\$ 11,371 67	\$ c.....	\$ 5,330 62
Warner Reciprocal Underwriters.....	733 92	332 33	401 59	498 87	.....	227 34
Totals.....	19,302 44	8,293 51	11,008 93	11,870 54	.....	5,557 96

III.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES OWNED BY JOINT STOCK, MUTUAL LIFE, AND CASH MUTUAL INSURANCE COMPANIES NOT LICENSED UNDER THE DOMINION INSURANCE ACTS, FOR THE YEAR ENDING DECEMBER 31st, 1933

I—BONDS AND DEBENTURES PURCHASED

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1933				
Jan. 4	Dominion of Canada, 4%, 1952.....	\$25,000 00	\$23,362 50	Waterloo Bond Corporation.
Jan. 4	Hydro-Electric Power Commission, 3½, 4 and 5%, 1952.....	25,000 00	23,362 50	Waterloo Bond Corporation.
Jan. 5	City of Kitchener, 6%, 1939-41.....	25,000 00	24,617 80	Dominion Securities Corporation
Jan. 7	Province of Saskatchewan, 4½%, 1960.....	5,000 00	4,694 50	Hanson Bros. Inc.
Jan. 12	Province of Saskatchewan, 4½%, 1956.....	5,000 00	4,694 50	Hanson Bros. Inc.
June 16	Ottawa Valley Power Co., 5½%, 1970.....	20,000 00	19,938 24	Cochran, Murray & Co.
July 19	Province of Ontario, 4½%, 1950.....	25,000 00	24,778 39	Hanson Bros. Inc.
Aug. 9	Hydro-Electric Power Commission, 3½, 4, 5%, 1953.....	29,000 00	24,734 30	Waterloo Bond Corporation.
Aug. 11	Province of Alberta, 4%, 1953.....	37,000 00	29,400 93	Waterloo Bond Corporation.
Aug. 12	Province of Saskatchewan, 5%, 1958.....	10,000 00	9,689 00	Waterloo Bond Corporation.
Aug. 17	Province of Alberta, 4%, 1953.....	12,000 00	10,404 12	Cochran, Murray & Co.
Oct. 10	Province of British Columbia, 5%, 1953.....	66,000 00	61,949 97	Dominion Securities Corporation
Oct. 18	Province of British Columbia, 4½%, 1953.....	48,000 00	42,149 74	R. A. Daly & Co.
Oct. 18	Province of British Columbia, 4½%, 1953.....	16,000 00	14,442 63	Dominion Securities Corporation
Oct. 23	Dominion of Canada, 4%, 1945.....	25,000 00	24,125 00	Waterloo Bond Corporation.
Oct. 26	British Columbia, 5%, 1953.....	15,000 00	14,467 51	Wood, Gundy & Co.
Nov. 8	Dominion of Canada, 4%, 1945.....	25,000 00	24,125 00	Waterloo Bond Corporation.
Nov. 24	Province of British Columbia, 5%, 1943.....	15,000 00	14,673 77	R. A. Daly & Co.
Dec. 15	British Columbia, 4½%, 1953.....	10,000 00	8,976 64	A. E. Ames & Co.
Dec. 20	Dominion of Canada, 4½%, 1958.....	5,000 00	4,834 98	Dominion Securities Corporation
Dec. 29	British Columbia, 5%, 1949.....	8,000 00	7,509 08	J. L. Graham & Co.
	Accumulation of book values towards par.....		926 29	
	Totals.....	\$451,000 00	\$417,857 39	

THE EMPIRE LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1933				
Jan. 10	Dominion of Canada, 4½%, 1958.....	\$10,000 00	\$9,775 00	John Stark & Co.
Jan. 10	Dominion of Canada, 5½%, 1934.....	25,000 00	25,650 00	C. H. Burgess & Co.
Mar. 20	Dominion of Canada, 4½%, 1946.....	500 00	500 00	Miss S. W. Billing.
Jan. 10	Province of Ontario, 6%, 1935.....	10,000 00	10,337 50	John Stark & Co.
June 12	Province of Ontario, 4½%, 1950.....	50,000 00	49,500 00	Mathews & Co.
Jan. 10	City of Hamilton, 4½%, 1945.....	14,000 00	13,374 20	John Stark & Co.
Jan. 13	City of Montreal, 6%, 1941.....	10,000 00	10,675 00	C. H. Burgess & Co.
May 25	City of Montreal, 5%, 1945.....	20,000 00	19,558 00	Mathews & Co.
May 18	City of Toronto, 5%, 1941.....	1,000 00	1,000 00	Miss P. D. Cole.
April 26	City of Woodstock, 5%, 1948.....	6,000 00	5,755 20	Mathews & Co.
April 26	City of Woodstock, 5%, 1937.....	3,000 00	2,957 40	Mathews & Co.
Feb. 1	Town of Clinton, 4½%, 1937.....	1,000 00	965 20	John Stark & Co.
Feb. 15	County of Lincoln, 5½%, 1943.....	25,000 00	25,670 00	John Stark & Co.
June 5	Village of Norwich, 5½%, 1934.....	91 59	90 67	W. B. Fairley.
April 13	Gatineau Power Co., 5%, 1956.....	10,000 00	7,400 00	Mathews & Co.
June 21	Ottawa Light, Heat & Power, 5%, 1957.....	10,000 00	9,425 00	Mathews & Co.
Jan. 10	Ottawa R.C. Schools, 6%, 1962.....	12,000 00	12,514 80	John Stark & Co.
May 30	Ottawa Valley Power Co., 5½%, 1970.....	5,000 00	4,862 50	Mathews & Co.
Sept. 8	Province of Alberta, 5%, 1953.....	10,000 00	9,520 00	Mathews & Co.
July 18	Province of Manitoba, 5½%, 1958.....	10,000 00	9,300 00	Mathews & Co.
Sept. 27	City of Galt, 5½%, 1939.....	5,042 85	5,252 13	Mathews & Co.
Oct. 28	City of Galt, 5%, 1943.....	1,000 00	1,019 70	Mathews & Co.
Oct. 2	City of London, 5%, 1940.....	5,000 00	5,078 00	Mathews & Co.
Oct. 6	City of Toronto, 6%, 1944.....	2,000 00	2,212 20	Mathews & Co.
Oct. 6	City of Toronto, 6%, 1951.....	1,000 00	1,150 00	Mathews & Co.
Oct. 6	City of Toronto, 6%, 1950.....	2,000 00	2,289 20	Mathews & Co.
Oct. 6	City of Toronto, 6%, 1940.....	1,000 00	1,073 70	Mathews & Co.
Sept. 28	Town of Bowmanville, 5½%, 1942.....	1,000 00	1,015 00	Mathews & Co.
Aug. 14	County of Wentworth, 5%, 1942.....	8,000 00	8,145 60	Mathews & Co.
Aug. 14	County of Wentworth, 5%, 1943.....	10,000 00	10,197 20	Mathews & Co.
Aug. 14	County of Wentworth, 5%, 1934-43 (10 instalments to 1943).....	6,605 00	6,648 22	Mathews & Co.
Sept. 7	Nova Scotia Light & Power, 5%, 1958.....	4,000 00	3,450 00	Mathews & Co.
Sept. 12	Nova Scotia Light & Power, 5%, 1958.....	1,000 00	862 50	Mathews & Co.
July 3	Ottawa Valley Power Co., 5½%, 1970.....	5,000 00	4,900 00	Mathews & Co.
Nov. 15	Ontario Hydro-Electric Power, 3½%, 1952.....	10,000 00	9,287 50	Mathews & Co.
Sept. 5	Quebec Power Company, 5%, 1968.....	10,000 00	9,800 00	Mathews & Co.
Dec. 5	City of St. Catharines, 5½%, 1936.....	1,000 00	1,007 50	McLeod, Young, Weir & Co.
Dec. 5	Town of Orillia, 5½%, 1949.....	500 00	510 70	McLeod, Young, Weir & Co.
Dec. 5	Town of Carleton Place, 5½%, 1946.....	1,518 31	1,546 25	Hanson Bros.
Dec. 1	Village of Forest Hill, 5%, 1940.....	5,000 00	4,856 50	Dominion Securities.
Dec. 4	County of Peel, 5%, 1935.....	1,000 00	1,000 00	A. E. Ames & Co., Ltd.
	Totals.....	\$314,257 75	\$310,132 37	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

FEDERAL FIRE INSURANCE COMPANY OF CANADA

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1933				
July 31	City of Montreal, 5%, 1945	\$10,000 00	\$10,100 00	Trusts & Guarantee.
Dec. 26	Province of Quebec, 4½%, 1958	10,000 00	9,640 00	Trusts & Guarantee.
	Totals	\$20,000 00	\$19,740 00	

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1933				
Nov. 2	Dominion of Canada, 4½%, 1958	\$31,000 00	\$30,922 50	Matthews & Co.
Nov. 13	Dominion of Canada, 4½%, 1958	31,000 00	30,953 50	Matthews & Co.
July 3	Province of New Brunswick, 5%, 1963	25,000 00	24,875 00	Fry, Mills, Spence & Co.
Nov. 20	Province of New Brunswick, 4¾%, 1955	20,000 00	19,540 00	A. E. Ames & Co.
July 17	Province of Manitoba, 5½%, 1958	8,000 00	7,440 00	Cochran, Murray & Co.
Sept. 8	City of Port Arthur, 5½%, 1948	15,000 00	14,400 00	Cochran, Murray & Co.
Sept. 21	City of Sault Ste. Marie, 6%, 1951	17,000 00	17,000 00	Gardiner & Co., Ltd.
Nov. 18	City of Montreal, 4½%, 1948	10,000 00	9,475 00	Matthews & Co.
Oct. 9	Dominion Realty Co., Ltd., 5½%, 1939	5,000 00	5,050 00	Harris, Ramsay & Co.
Oct. 9	Dominion Realty Co., Ltd., 5½%, 1945	10,000 00	10,110 00	Harris, Ramsay & Co.
	Totals	\$172,000 00	\$169,766 00	

MUTUAL RELIEF LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1933				
Jan. 9	Dominion of Canada, 5½, 4½%, 1958	\$25,000 00	\$24,387 50	Johnston & Ward.
Jan. 20	Dominion of Canada, 5½, 4½%, 1959	25,000 00	24,750 00	McLeod, Young, Weir & Co., Ltd.
April 21	Dominion of Canada, 5½, 4½%, 1959	34,000 00	33,405 00	Matthews & Co.
April 28	Dominion of Canada, 5½, 4½%, 1959	40,000 00	39,380 00	Bank of Montreal.
April 28	Dominion of Canada, 5½, 4½%, 1959	10,000 00	9,835 00	Bank of Montreal.
June 8	Dominion of Canada, 5½, 4½%, 1959	15,000 00	15,150 00	McLeod, Young, Weir & Co., Ltd.
June 9	Dominion of Canada, 5½, 4½%, 1959	10,000 00	10,100 00	Milner, Ross Securities Corp.
June 10	Dominion of Canada, 5½, 4½%, 1959	5,000 00	5,043 75	Brawley, Cathers & Co.
June 22	Dominion of Canada, 5½, 4½%, 1959	25,000 00	25,150 00	A. E. Ames & Co., Ltd.
Jan. 31	New Brunswick, 5½%, 1950	15,000 00	15,675 00	R. A. Daly & Co.
April 27	Prince Edward Island, 4%, 1938	6,000 00	5,700 00	R. A. Daly & Co.
April 27	Prince Edward Island, 4%, 1939	4,000 00	3,794 80	R. A. Daly & Co.
May 16	Province of Manitoba, 6%, 1946	5,000 00	4,900 00	Dominion Securities Corp., Ltd.
June 6	Province of Nova Scotia, 4½%, 1943	5,000 00	4,921 00	Royal Securities Corporation.
June 6	Province of Saskatchewan, 6%, 1952	5,000 00	4,937 50	Royal Securities Corporation.
June 7	Province of Alberta, 5%, 1943	5,000 00	4,700 00	Williams, Partridge, Angus, Ltd.
June 15	Province of Alberta, 6%, 1947	5,000 00	5,012 50	A. E. Ames & Co., Ltd.
June 16	Province of British Columbia, 5½%, 1945	22,500 00	21,588 75	R. A. Daly & Co.
June 21	Province of Saskatchewan, 6%, 1952	10,000 00	9,850 00	Griffis, Fairclough & Norsworthy.
June 27	Province of Alberta, 6%, 1947	10,000 00	10,125 00	A. E. Ames & Co., Ltd.
June 24	Canadian National Railways, 5%, 1969	15,000 00	15,993 75	Dominion Securities Corp., Ltd.
Feb. 7	Hydro-Electric Power Commission, 3½, 4, 5%, 1952	4,000 00	3,600 00	Griffis, Fairclough & Norsworthy.
Feb. 14	Maisonneuve, 5%, 1946	10,000 00	9,950 00	Harrison & Co., Ltd.
Feb. 14	City of St. Catharines, 5%, 1936	5,000 00	4,973 00	Gardiner & Co., Ltd.
April 27	City of Woodstock, 5%, 1947	4,000 00	3,844 40	Matthews & Co.
April 28	City of Kingston, 5%, 1935	1,000 00	990 00	F. B. Pearson.
May 3	City of Montreal, 5%, 1945	25,000 00	24,312 50	Royal Securities, Cochrane & Murray, McLeod, Young, Weir & Co., Ltd.
May 5	City of Hamilton, 5%, 1939	10,000 00	9,923 00	Wood, Gundy & Co., Ltd.
May 6	City of Kingston, 5%, 1941	2,000 00	1,979 56	F. B. Pearson.
May 8	City of Ottawa, 5½%, 1946	5,000 00	5,231 00	Hanson Bros.
June 21	County of Ontario, 5%, 1939-40	9,709 42	9,733 69	R. H. Chambers.
June 22	Forest Hill, 6%, 1940	10,000 00	10,287 00	Fry, Mills, Spence & Co., Ltd.
June 26	Town of Galt, 5½%, 1939	2,000 00	2,037 50	Matthews & Co.
June 26	County of Northumberland, N.B., 6%, 1943	10,000 00	10,000 00	Matthews & Co.
Nov. 13	Dominion of Canada, 4½%, 1958	11,000 00	10,972 50	R. A. Daly & Co., Ltd.
Sept. 22	Province of Saskatchewan, 5%, 1958	17,000 00	15,840 60	Griffis, Fairclough & Norsworthy.
Oct. 6	Province of Saskatchewan, 6%, 1952	10,000 00	9,975 00	A. E. Ames & Co., Ltd.
Nov. 29	Province of Ontario, 6%, 1943	5,000 00	5,389 50	Cochran, Murray & Co., Ltd.
Nov. 7	Hydro-Electric Power, 4¾%, 1970	3,000 00	3,033 75	R. A. Daly & Co., Ltd.
July 4	United Counties of Leeds and Grenville, 5½%, 1939	10,000 00	10,228 00	Griffis, Fairclough & Norsworthy.
Aug. 3	City of Owen Sound, 5½%, 1945	10,000 00	10,430 00	Dominion Securities Corp., Ltd.
Aug. 5	City of Fort William, 6%, 1962	10,000 00	10,275 00	Wood, Gundy & Co., Ltd.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

MUTUAL RELIEF FIRE INSURANCE COMPANY—Continued

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1933				
Aug. 23	Town of Trenton, 5½%, 1942-47.....	\$5,000 00	\$4,937 50	A. E. Ames & Co., Ltd.
Oct. 15	Hanna, 6%, 1947.....	1,000 00	1,000 00	Exchanged for Hanna, maturing Oct. 15, 1933.
Nov. 7	Town of Trenton, 5½%, 1947.....	2,000 00	1,965 00	A. E. Ames & Co., Ltd.
Nov. 7	City of Montreal, 6%, 1941.....	5,000 00	5,272 00	R. A. Daly & Co., Ltd.
Nov. 7	City of Port Arthur, 5½%, 1945.....	1,064 09	1,027 91	Griffis, Fairclough & Norsworthy.
Nov. 7	City of Port Arthur, 5½%, 1957.....	2,023 06	1,919 88	Griffis, Fairclough & Norsworthy.
Nov. 7	City of Port Arthur, 5½%, 1958.....	2,134 33	2,023 34	Griffis, Fairclough & Norsworthy.
Nov. 10	City of St. Catharines, 5%, 1943.....	1,000 00	1,000 00	A. E. Ames & Co., Ltd.
Nov. 10	Town of Forest Hill, 5%, 1950.....	2,000 00	1,967 00	Dominion Securities Corp., Ltd.
Nov. 10	Town of Forest Hill, 5%, 1937.....	4,000 00	3,974 80	Dominion Securities Corp., Ltd.
Nov. 10	City of Brantford, 4%, 1951.....	2,000 00	1,750 40	McLeod, Young, Weir & Co., Ltd.
Nov. 10	City of Brantford, 5%, 1958.....	2,000 00	1,994 00	McLeod, Young, Weir & Co., Ltd.
Nov. 13	City of Brantford, 5%, 1946.....	2,000 00	1,980 00	Harrison & Co., Ltd.
Nov. 13	Town of Port Hope, 5%, 1937.....	1,016 26	1,001 02	Wood, Gundy & Co., Ltd.
Nov. 13	Town of Port Hope, 5%, 1942.....	1,000 00	985 00	Wood, Gundy & Co., Ltd.
Nov. 23	City of Toronto, 5½%, 1951.....	1,000 00	1,037 50	Johnston & Ward.
Nov. 28	City of Toronto, 5½%, 1938.....	2,000 00	2,039 40	Bell, Gouinlock & Co., Ltd.
Dec. 1	Hydro-Electric Power Commission, 3½, 4, 5%, 1952.....	6,000 00	5,460 00	Cochran, Murray & Co., Ltd.
Dec. 2	City of Toronto, 5½%, 1940.....	2,000 00	2,055 00	A. E. Ames & Co., Ltd.
Dec. 12	City of Montreal, 4½%, 1943.....	25,000 00	23,500 00	Cochran, Murray & Co., Ltd.
Dec. 18	City of North Bay, 6%, 1952.....	1,000 00	1,000 00	Griffis, Fairclough & Norsworthy.
	Accumulation of book values towards par.....		3,438 45	
	Totals.....	\$540,447 16	\$538,733 75	

ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1933				
Jan. 13	Dominion of Canada, 4½%, 1956.....	\$25,000 00	\$24,375 00	Bell, Gouinlock & Co.
Feb. 8	Dominion of Canada, 4½%, 1958.....	25,000 00	24,312 50	Fry, Mills & Spence.
Feb. 17	Dominion of Canada, 4½, 5½%, 1959.....	25,000 00	24,812 50	A. E. Ames & Co.
Mar. 11	Dominion of Canada, 5½, 4½%, 1959.....	10,000 00	9,925 00	A. E. Ames & Co.
April 21	Dominion of Canada, 5½, 4½%, 1959.....	20,000 00	19,850 00	A. E. Ames & Co.
May 9	Dominion of Canada, 5½, 4½%, 1959.....	20,000 00	19,850 00	A. E. Ames & Co.
Feb. 22	Canadian Northern Ry. (debenture stock), 3½%, 1958.....	33,983 00	27,271 36	A. E. Ames & Co.
June 12	Province of Ontario, 4½%, 1950.....	10,000 00	9,900 00	Fergusson, Turner & Co.
Jan. 23	Ontario Hydro-Electric Commission, 3½, 4, 5%, 1952.....	25,000 00	21,937 50	A. E. Ames & Co.
Feb. 8	City of Toronto, 5½%, 1950.....	12,000 00	12,750 00	Fry, Mills & Spence.
April 3	City of Winnipeg, 4½%, 1961.....	16,000 00	12,800 00	A. E. Ames & Co.
Jan. 25	Firstbrook Boxes, Limited, 6%, 1948.....	100 00	100 00	Firstbrook Boxes, Limited.
Feb. 3	Burrard Dry Dock, Ltd. (fully subsidized by Dominion Government), 5%, 1958-9.....	25,000 00	24,108 30	McLeod, Young, Weir & Co., Ltd.
Feb. 28	Montreal Metropolitan Commission, 4½%, 1962.....	35,000 00	32,550 00	McLeod, Young, Weir & Co., Ltd.
July 14	Dominion of Canada, 4½ and 5½%, 1959.....	15,000 00	15,056 25	Nesbitt, Thomson & Co.
Aug. 8	Dominion of Canada, 4%, 1952.....	15,000 00	14,322 00	Royal Securities.
Aug. 8	Dominion of Canada, 5½, 4½%, 1958.....	10,000 00	10,030 00	McLeod, Young, Weir & Co., Ltd.
Oct. 14	Dominion of Canada, 4%, 1945.....	10,000 00	9,650 00	McLeod, Young, Weir & Co., Ltd.
Oct. 19	Dominion of Canada, 4%, 1945.....	15,000 00	14,475 00	Fraser, Dingman & Co.
July 3	Province of New Brunswick, 5%, 1963.....	10,000 00	9,925 00	Fry, Mills, Spence & Co.
July 13	Province of British Columbia, 4½%, 1951.....	10,000 00	8,800 00	A. E. Ames & Co., Ltd.
July 13	Province of British Columbia, 4½%, 1953.....	8,000 00	7,040 00	A. E. Ames & Co., Ltd.
Nov. 28	Province of Ontario, 5½%, 1942.....	5,000 00	5,200 00	Dryden, Farrow Co., Ltd.
Sept. 28	Canadian National Railways, 5%, 1954.....	10,000 00	10,475 00	Searam, Harris & Co.
Oct. 3	Canadian National Railways, 5%, 1954.....	15,000 00	15,712 50	R. N. Bryson & Co.
Nov. 13	Hydro-Electric Power Commission (guaranteed by the Province of Ontario), 4½%, 1970.....	15,000 00	15,150 00	A. E. Ames & Co., Ltd.
Sept. 11	City of Montreal, Que., 4½%, 1941.....	25,000 00	24,607 50	W. C. Pitfield & Co.
Sept. 11	City of Montreal, Que., 4½%, 1943.....	10,000 00	9,765 50	Nesbitt, Thomson & Co.
Oct. 4	Town of Sault au Recollet, Que., 6%, 1954.....	4,000 00	4,386 00	McLeod, Young, Weir & Co., Ltd.
Oct. 4	Town of Cartierville, Que., 5½%, 1954.....	1,000 00	1,045 00	McLeod, Young, Weir & Co., Ltd.
June 30	Beauharnois Power Corporation (1st Mortgage), 5½%, 1973.....	11,250 00	10,687 50	Royal Trust Co.
June 30	Beauharnois Power Corporation (Collateral Trust Sinking Fund), 5%, 1973.....	30,000 00	24,770 00	Beauharnois Power Corporation.
Nov. 16	MacLaren Quebec Power Company, 5½%, 1961.....	15,000 00	12,750 00	Nesbitt, Thomson & Co.
July 7	United Corporations, Limited, 5%, 1953.....	7,000 00	7,000 00	United Corporation, Ltd.
Dec. 5	Province of Ontario, 6%, 1943.....	14,000 00	15,090 60	McLeod, Young, Weir & Co., Ltd.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

1— BONDS AND DEBENTURES PURCHASED

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY—Continued

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1933				
Dec. 7	Province of Ontario, 6%, 1943	\$11,000 00	\$11,856 90	McLeod, Young, Weir & Co., Ltd.
July 1	Republic of Colombia (Arrears Certificate), 1937	100 00	100 00	Republic of Colombia.
Oct. 1	Republic of Colombia (Arrears Certificate), 1937	700 00	700 00	Republic of Colombia.
Mar. 1	Province of Buenos Aires (Arrears Certificate), 5%, date not determined	336 56	336 56	Province of Buenos Aires.
Sept. 1	Province of Buenos Aires (Arrears Certificate), 5%, date not determined	166 88	166 88	Province of Buenos Aires.
April 15	U.S. of Brazil (Scrip Certificate), 5%, 1951	455 00	455 00	U.S. of Brazil.
Oct. 15	U.S. of Brazil (Scrip Certificate), 5%, 1951	455 00	455 00	U.S. of Brazil.
Sept. 25	Hanna School District, 6%, 1934-47	2,460 00	2,460 00	Hanna School District.
	Accumulation of book values towards par		2,671 26	
	Totals	\$553,006 44	\$529,681 61	

PERTH MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1933				
April 30	Dominion of Canada, 4½%, 1957	\$22,000 00	\$21,615 00	Collins, King & Co.
April 3	Ontario Hydro-Electric Commission, 3½, 4, 5%, 1952	31,000 00	27,822 50	A. E. Ames & Co.
June 24	United Corporations Ltd., 5%, 1953	17,500 00	17,500 00	In exchange for \$25,000.00 Consolidated Investment Corp.
Aug. 24	Province of Ontario, 4½%, 1950	21,500 00	21,500 00	A. E. Ames & Co.
Aug. 30	Province of Quebec, 4½%, 1958	11,000 00	10,725 00	Cochran, Murray & Co.
Sept. 8	Province of Quebec, 4½%, 1958	19,000 00	18,477 50	Wood, Gundy & Co.
Oct. 17	Dominion of Canada, 4%, 1945	10,000 00	9,650 00	Scott, Crane Co.
Nov. 30	Dominion of Canada, 4%, 1952	10,000 00	9,325 00	Dominion Securities Corp.
	Accumulation of book values towards par		385 05	
	Totals	\$142,000 00	\$137,000 05	

PILOT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1933				
April 28	Dominion of Canada, 4½%, 1936	\$30,000 00	\$33,019 12	Canadian Bank of Commerce.
July 26	Province of New Brunswick, 4¾%, 1960	5,000 00	4,937 50	Canadian Bank of Commerce.
Aug. 2	Province of New Brunswick, 4½%, 1958	12,000 00	11,640 00	Wood, Gundy & Co.
Aug. 2	Province of New Brunswick, 4½%, 1961	6,000 00	5,820 00	Wood, Gundy & Co.
July 26	Province of Nova Scotia, 4½%, 1961	39,000 00	38,658 75	Canadian Bank of Commerce.
Nov. 17	Province of Nova Scotia, 5%, 1934	10,000 00	10,025 00	Canadian Bank of Commerce.
July 31	Province of Quebec, 4½%, 1961	6,000 00	6,172 20	Hood, Truettnest & Thisted Inc.
July 31	Province of Quebec, 4½%, 1950	5,000 00	5,305 50	Hood, Truettnest & Thisted Inc.
Aug. 1	Province of Quebec, 4½%, 1950	18,000 00	19,002 60	Hood, Truettnest & Thisted Inc.
Aug. 1	Province of Quebec, 4½%, 1950	7,000 00	7,332 50	W. C. Pitfield & Co.
Aug. 3	Province of Quebec, 4½%, 1950	7,000 00	7,389 90	Hood, Truettnest & Thisted Inc.
Nov. 2	Canadian National Railway, 4½%, 1957	5,000 00	5,006 25	Canadian Bank of Commerce.
Aug. 2	Canadian National Railway, 4½%, 1968	30,000 00	30,225 00	Wood, Gundy & Co.
Nov. 2	Bell Telephone Company, 5%, 1960	5,000 00	5,137 50	Canadian Bank of Commerce.
	Totals	\$185,000 00	\$189,671 82	

PROVIDENT ASSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1933				
Feb. 9	City of Montreal, 6%, 1940	\$10,000 00	\$10,700 00	Nesbitt, Thomson & Co., Ltd.
May 17	City of Montreal, 4½%, 1970	9,000 00	8,530 20	L. G. Beaubien & Cie, Ltée.
June 19	Credit Foncier Franco-Canadien, 5%, 1945	6,000 00	5,191 80	L. G. Beaubien & Cie, Ltée.
June 20	Credit Foncier Franco-Canadien, 5%, 1945	4,000 00	3,461 20	L. G. Beaubien & Cie, Ltée.
May 23	Montreal Light, Heat & Power, 3%, 1939	1,000 00	880 00	L. G. Beaubien & Cie, Ltée.
May 23	Province of British Columbia, 5½%, 1945	10,000 00	9,550 00	L. G. Beaubien & Cie, Ltée.
May 23	Montreal West (Metropolitan Commission), 5%, 1954	5,000 00	4,826 50	L. G. Beaubien & Cie, Ltée.
July 10	Gatineau Power A, 6%, 1941	15,000 00	11,234 50	L. G. Beaubien & Cie, Ltée.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

PROVIDENT ASSURANCE COMPANY—Continued

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1933				
July 8	Province of Manitoba, 5½%, 1938.....	\$14,000 00	\$12,985 00	L. G. Beaubien & Cie, Ltée.
July 6	Province of New Brunswick, 5%, 1963....	10,000 00	10,050 00	L. G. Beaubien & Cie, Ltée.
July 6	Ecoles Catholiques Montreal, 6%, 1955....	10,000 00	10,853 00	L. G. Beaubien & Cie, Ltée.
Aug. 4	Province of Saskatchewan, 5½%, 1952....	10,000 00	9,600 00	L. G. Beaubien & Cie, Ltée.
Aug. 1	Province of Québec, 4½%, 1958.....	25,000 00	24,312 50	L. G. Beaubien & Cie, Ltée.
Sept. 28	Cité de Montréal, 4½%, 1944.....	18,000 00	17,465 40	L. G. Beaubien & Cie, Ltée.
Oct. 18	Cité de Montréal, 5%, 1954.....	5,000 00	5,051 50	L. G. Beaubien & Cie, Ltée.
Oct. 23	Montreal Metropolitan Commission, 5%, 1966.....	5,000 00	5,046 75	Royal Securities Corp.
Oct. 25	Dominion of Canada, 4%, 1945.....	14,000 00	13,510 00	L. G. Beaubien & Cie, Ltée.
Nov. 3	St. Marys Hospital, 5%, 1948.....	10,000 00	9,950 00	Ernest Savard Ltée.
Nov. 3	Cité de Montréal, 4½%, 1943.....	15,000 00	14,529 00	Ernest Savard Ltée.
Nov. 7	Cité de Montréal, 4½%, 1943.....	24,000 00	23,246 40	Ernest Savard Ltée.
Nov. 15	Commission Scolaire Ste. Madeleine, 5%, 1943.....	1,500 00	1,496 25	Ernest Savard Ltée.
	Accumulation of book values towards par.....		1,383 06	
	Totals.....	\$221,500 00	\$213,853 06	

THE STANSTEAD & SHERBROOKE FIRE INSURANCE COMPANY

(Stock Mutual)

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1933				
Feb. 1	Province of Quebec, 4½%, 1963.....	\$10,000 00	\$9,812 50	Hanson Bros.
June 10	Province of Quebec, 4½%, 1963.....	5,000 00	5,037 50	Hanson Bros.
June 30	Dominion of Canada, 4½%, 1959.....	10,000 00	9,939 00	A. E. Ames & Co.
June 7	City of Sherbrooke, 5%, 1954.....	5,000 00	4,825 00	Hanson Bros.
June 29	City of Sherbrooke, 4½%, 1953.....	15,000 00	13,725 00	Hanson Bros.
June 23	City of Montreal, 4½%, 1951.....	10,000 00	9,700 00	Hanson Bros.
Aug. 4	Province of Quebec, 4½%, 1958.....	35,000 00	34,125 00	A. E. Ames & Co.
Aug. 4	Province of Quebec, 4½%, 1958.....	5,000 00	4,875 00	A. E. Ames & Co.
Aug. 16	Province of Quebec, 4½%, 1958.....	10,000 00	9,750 00	Hanson Bros.
Aug. 30	Province of Quebec, 4½%, 1958.....	24,000 00	23,400 00	Hanson Bros.
Aug. 30	Province of Quebec, 4½%, 1958.....	6,000 00	5,850 00	Hanson Bros.
Oct. 30	Dominion of Canada (Conversion Loan), 4½%, 1958.....	20,000 00	20,150 00	Hanson Bros.
	Dominion of Canada, 4%, 1945.....	20,500 00	19,782 50	Birks & Gordon, Ltd., McTaggart-Hannaford.
	Totals.....	\$170,500 00	\$170,971 50	

TORONTO GENERAL INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1933				
Jan. 5	Province of Saskatchewan, 6%, 1952.....	\$16,000 00	\$15,200 00	Doherty, Roadhouse.
Jan. 30	Province of Ontario, 5½%, 1946.....	10,000 00	10,760 00	Doherty, Roadhouse.
May 12	Province of Alberta, 4½%, 1961.....	10,000 00	8,375 00	Dominion Securities.
June 13	Province of Ontario, 4½%, 1950.....	17,000 00	16,830 00	R. A. Daly & Co.
June 30	Province of Ontario, 4½%, 1950.....	10,000 00	9,900 00	Doherty, Roadhouse.
Mar. 10	Canadian National Railways, 5%, 1969.....	15,000 00	15,712 50	Doherty, Roadhouse.
May 23	Canadian National Railways, 4½%, 1968.....	15,000 00	14,906 25	Doherty, Roadhouse.
Jan. 24	Hydro-Electric Power Commission, 4½%, 1960.....	25,000 00	23,875 00	Wood, Gundy Co.
June 23	St. Marys Memorial Hospital (Bonds subsidized by City of Montreal), 6%, 1946.....	5,000 00	5,236 00	Doherty, Roadhouse.
June 15	Greater Winnipeg Water District, 6%, 1951.....	10,000 00	9,900 00	Dominion Security Corp.
Sept. 14	Dominion of Canada (Conversion Loan Bonds), 5½-4½%, 1958.....	25,000 00	25,187 50	Milner, Ross.
Sept. 29	Dominion of Canada (Conversion Loan Bonds), 4½%, 1959.....	25,000 00	24,906 25	R. A. Daly & Co.
Oct. 18	Dominion of Canada Refunding Loan Bonds, 4%, 1945.....	25,000 00	24,125 00	Bunnell, Hitchon & Hendry.
Sept. 29	Province of New Brunswick, 4¾%, 1936.....	35,000 00	35,000 00	Dominion Security Corporation.
Oct. 16	Canadian Northern Railway Co. (guaranteed by Dominion of Canada), 6½%, 1946.....	10,000 00	11,150 00	Graham & Co.
Oct. 27	Canadian National Railways (guaranteed by the Dominion of Canada), 4½%, 1957.....	15,000 00	15,000 00	Fry, Mills, Spence & Co.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

TORONTO GENERAL INSURANCE COMPANY—Continued

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1933				
July 27	Hydro-Electric Power Commission (guaranteed by the Province of Ontario, 4¾%, 1970	\$10,000 00	\$10,050 00	Harris, Ramsay.
Nov. 10	Hydro-Electric Power Commission, 4%, 1957	15,000 00	14,025 00	Dominion Securities Ltd.
Aug. 17	Hydro-Electric Power Commission, 5%, 1943	10,000 00	10,275 00	Lamont & Co.
Aug. 29	City of Quebec, 5%, 1938	10,000 00	10,000 00	Dominion Securities Ltd.
Sept. 15	City of Montreal, 4½%, 1947	10,000 00	9,597 00	R. A. Daly & Co.
July 14	Beauharnois Light, Heat & Power Co., 1st Mortgage Bonds, 5½%, 1973	11,250 00	10,687 50	Royal Trust Co.
Sept. 12	Beauharnois Light, Heat & Power Co., 1st Mortgage Bonds, 5½%, 1973	15,000 00	13,687 50	Dominion Securities Ltd.
Sept. 13	Canada Cement Co., 1st Mortgage Bonds, Series A, 5½%, 1947	5,000 00	4,150 00	Wood, Gundy.
Nov. 7	Dominion Gas & Electric Co., Collateral Trust Gold Bonds, 6½%, 1945	10,000 00	5,590 00	Milner, Ross.
Dec. 22	City of Montreal Bonds, 4½%, 1943	15,000 00	14,569 68	Harrison & Co.
Dec. 30	Montreal Roman Catholic School Commission Bonds, 4½%, 1971	5,000 00	4,668 75	Harrison & Co.
	Totals	\$384,250 00	\$373,363 93	

THE WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1933				
Jan. 19	Dominion of Canada, 4%, 1952	\$20,000 00	\$18,380 00	Johnston & Ward.
Feb. 28	Dominion of Canada, 4½%, 1959	20,000 00	20,000 00	Johnston & Ward.
Jan. 19	Province of New Brunswick, 5%, 1957	10,000 00	9,859 59	Johnston & Ward.
Jan. 24	Province of Quebec, 4½%, 1963	20,000 00	19,676 00	Johnston & Ward.
Feb. 23	City of Kitchener, 5½%, 1937	4,000 00	4,000 00	Johnston & Ward.
Jan. 5	City of Montreal, 6%, 1944	15,000 00	15,312 36	Cochrane, Murray & Co.
April 1	Calgary Power Company, 5%, 1960	10,000 00	9,050 00	Johnston & Ward.
July 17	Province of Manitoba, 5½%, 1958	52,000 00	51,304 86	Cochrane, Murray & Co.
July 11	Province of Ontario, 4½%, 1950	50,000 00	44,523 39	Wood, Gundy & Co.
Aug. 1	City of Toronto, 4½%, 1949	14,000 00	13,235 27	Dominion Securities Co.
Oct. 18	Dominion of Canada, 4%, 1945	18,000 00	16,089 59	A. E. Ames & Co.
Oct. 28	Dominion of Canada, 4%, 1945	18,000 00	16,089 59	A. E. Ames & Co.
	Accumulation of book values towards par		6,664 67	
	Totals	\$251,000 00	\$244,185 32	

WELLINGTON FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1933				
July 27	City of Montreal, 5%, 1945	\$10,000 00	\$10,100 00	Trusts & Guarantee Co.
Aug. 9	Province of Quebec, 4½%, 1958	15,000 00	14,662 50	Trusts & Guarantee Co.
Oct. 22	Security Loan and Savings Co., 5%, 1938	15,000 00	15,000 00	Security Loan.
Oct. 24	Victoria Trust and Savings Co., 5%, 1938	15,000 00	15,000 00	Victoria Trust.
Nov. 9	Province of Ontario, 4½%, 1950	16,000 00	16,000 00	Trusts & Guarantee Co.
Dec. 18	Province of Quebec, 4½%, 1958	15,000 00	14,587 50	Trusts & Guarantee Co.
	Totals	\$86,000 00	\$85,350 00	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1933					
Jan. 4	Dominion of Canada, 4%, 1952 ..	\$25,000 00	\$23,362 50	\$23,362 50	Waterloo Bond Corp.
Jan. 7	Pacific Great Eastern Railway, 4½%, 1942 ..	5,000 00	4,794 50	4,794 50	Hanson Bros., Inc.
Jan. 12	Pacific Great Eastern Railway, 4½%, 1942 ..	5,000 00	4,794 50	4,794 50	Hanson Bros., Inc.
Jan. 14	Town of Berlin, 4½%, 1933 ..	227 23	227 23	227 23	Matured
Mar. 31	Town of Berlin, 5%, 1933 ..	505 28	505 28	505 28	Matured
June 16	British American Oil Co., 5%, 1945 ..	5,000 00	4,987 50	4,987 50	Cochrane, Murray & Co.
June 16	British American Oil Co., 5%, 1945 ..	15,000 00	14,459 70	14,459 70	Cochrane, Murray & Co.
June 30	Province of Manitoba, 5½%, 1955 ..	25,000 00	23,370 00	23,575 00	Midland Securities Corp.
July 4	Province of Manitoba, 5½%, 1955 ..	20,000 00	17,977 82	17,977 82	Waterloo Bond Corp.
July 4	Province of Manitoba, 5½%, 1955 ..	5,000 00	4,469 00	4,469 00	Waterloo Bond Corp.
July 14	Town of Berlin, 4½%, 1933 ..	857 13	857 13	857 13	Matured
July 19	Dominion Realty Co., Ltd., 5½%, 1945 ..	25,000 00	24,888 39	24,888 39	Hanson Bros., Inc.
Aug. 9	City of Kitchener, 6%, 1941 ..	15,000 00	14,773 80	14,773 80	Waterloo Bond Corp.
Aug. 9	City of Kitchener, 6%, 1940 ..	10,000 00	9,844 00	9,844 00	Waterloo Bond Corp.
Aug. 11	Province of Alberta, 4½%, 1961 ..	34,000 00	29,121 53	29,121 53	Waterloo Bond Corp.
Aug. 12	Province of Saskatchewan, 4½%, 1960 ..	5,000 00	4,694 50	4,694 50	Waterloo Bond Corp.
Aug. 12	Province of Saskatchewan, 4½%, 1956 ..	5,000 00	4,694 50	4,694 50	Waterloo Bond Corp.
Aug. 17	Province of Alberta, 4½%, 1960 ..	11,000 00	10,260 62	10,260 62	Cochrane, Murray & Co.
Oct. 10	Canadian Northern Pacific Railway, 4%, 1950 ..	72,990 99	61,524 00	61,524 00	Dom. Securities Corp.
Oct. 14	City of Kitchener, 6%, 1933 ..	133 01	133 01	133 01	Matured
Oct. 18	Canadian Northern Pacific Railway, 4%, 1950 ..	48,666 67	41,016 66	41,016 66	R. A. Daly & Co.
Oct. 18	Canadian Northern Pacific Railway, 4%, 1950 ..	16,254 66	14,108 27	14,108 27	Dominion Securities Corp.
Oct. 26	Pacific Great Eastern Railway, 4½%, 1942 ..	15,000 00	14,383 51	14,383 51	Waterloo Bond Corp.
Nov. 3	Province of British Columbia, 4½%, 1953 ..	35,000 00	30,733 50	30,733 50	Griffis, Fairclough.
Nov. 24	Pacific Great Eastern, 4½%, 1942 ..	15,000 00	14,383 52	14,383 52	R. A. Daly & Co.
Nov. 24*	Abitibi Power & Paper ..	194 00	194 00	194 00	
Nov. 30	City of Kitchener, 5½%, 1933 ..	810 57	810 57	810 57	Matured
Dec. 4	Abitibi Power & Paper Co., 5%, 1953 ..	10,000 00	9,026 64	9,026 64	A. E. Ames & Co.
Dec. 15	British Columbia, 4½%, 1953 ..	10,000 00	4,494 48	4,494 46	Dominion Securities Corp.
Dec. 20	Point Grey, 5%, 1943 ..	5,000 00	7,509 08	7,509 08	J. L. Graham & Co.
Dec. 29	British Columbia, 5%, 1953 ..	8,000 00	7,509 08	7,509 08	
	Amortization of book values towards par ..		117 59		
	Totals ..	\$448,445 54	\$396,323 33	\$396,798 72	

*\$10,000.—Abitibi 5% bonds due June 1st, 1953, exchanged for Abitibi Certificates of Deposit and \$194.00 cash.

THE EMPIRE LIFE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1933					
Jan. 13	Dominion of Canada, 5½%, 1934 ..	\$25,000 00	\$25,312 50	\$25,625 00	John Stark & Co.
June 12	Dominion of Canada, 4%, 1935 ..	32,000 00	31,744 00	32,000 00	Matthews & Co.
June 12	Dominion of Canada, 4%, 1935 ..	18,000 00	17,856 00	18,000 00	Matthews & Co.
May 2	City of Montreal, 4½%, 1953 ..	22,002 20	20,489 55	20,489 55	Matthews & Co.
July 7	Dominion of Canada, 5½%, 1934 ..	10,000 00	10,125 00	10,112 50	Matthews & Co.
Sept. 1	Dominion of Canada, 5½%, 1934 ..	25,000 00	25,650 00	25,450 00	Matthews & Co.
Sept. 1	Dominion of Canada, 4½%, 1958 ..	10,000 00	9,775 00	10,040 00	Matthews & Co.
Aug. 1	Village of Bath, 5½%, 1933 ..	215 09	215 09	215 09	Matured
Dec. 1	Town of Uxbridge, 5%, 1933 ..	788 03	788 03	788 03	Matured
Dec. 31	Town of Dunnville, 5%, 1933 ..	1,400 95	1,400 95	1,400 95	Matured
	Totals ..	\$144,406 27	\$143,356 12	\$144,121 12	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

FEDERAL FIRE INSURANCE COMPANY OF CANADA

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1933					
Mar. 1	Town of Waterloo, 5½%, 1932....	\$2,000 00	\$2,032 47	2,000 00	Matured
June 1	City of Niagara Falls, 5½%, 1932..	1,000 00	1,011 46	1,000 00	Matured
Jan. 1	City of Stratford, 5%, 1934.....	1,000 00	982 83	1,000 00	Matured
July 31	Canadian Northern Railway, 4%, 1934.....	7,300 00	6,873 28	7,318 25	Trusts & Guarantee
		\$11,300 00	\$10,900 04	\$11,318 25	

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1933					
May 1	City of Galt, 5%, 1933.....	\$1,277 31	\$1,277 31	\$1,277 31	Matured
July 17	Canadian Northern Railway, 4%, 1934.....	7,728 25	6,346 68	7,844 18	Cochrane, Murray & Co.
Nov. 13	Canadian National Railway, 4½%, 1968.....	31,000 00	29,605 00	31,855 60	Matthews & Co.
Nov. 2	Canadian National Railway, 4½%, 1951.....	31,000 00	28,913 50	31,620 00	Matthews & Co.
July 3	Town of Rainy River, 6%, 1933-45	763 61	763 61	763 61	Instalment Matured
Aug. 1	City of Galt, 5½%, 1933-43.....	1,076 68	1,076 68	1,076 68	Instalment Matured
Sept. 21	Sault Ste. Marie, 6%, 1935.....	17,000 00	17,739 50	17,000 00	Gairdner & Co.
Nov. 15	Village of Waterdown, 5½%, 1933-57.....	270 65	270 65	270 65	Instalment matured
Dec. 1	Township of East Flamboro, 5%, 1933-41.....	398 37	398 37	398 37	Matured
		\$90,514 87	\$86,391 30	\$92,106 40	

HAND IN HAND INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1933					
June 1	City of Oshawa, 5%, 1933.....	\$985 10	\$932 77	\$985 10	Matured
June 1	Town of Gananoque, 4%, 1933....	7,000 00	6,850 00	7,000 00	Matured
Aug. 1	Town of Goderich, 5%, 1933.....	251 60	228 96	251 60	Matured
Aug. 15	City of Niagara Falls, 5%, 1933..	864 12	797 61	864 12	Matured
Dec. 1	Town of Southampton, 5%, 1933..	256 18	230 87	256 18	Matured
Dec. 27	City of Hamilton, 6%, 1934.....	11,000 00	10,472 40	11,055 00	Dominion Securities Corp.
Dec. 31	St. Paul's Roman Catholic Schools, 5½%, 1933.....	102 88	98 64	102 88	Matured
	Amortization of book values towards par.....		903 63		
	Totals.....	\$20,459 88	\$20,514 88	\$20,514 88	

MERCHANTS FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1933					
April 30	Fort Erie, Village of, 5%, 1933...	\$1,100 73	\$925 73	\$1,100 73	Matured
June 1	Gananoque, Town of, 4%, 1933...	2,000 00	1,633 40	2,000 00	Matured
Aug. 1	Trenton, Town of, 5½%, 1933....	1,000 00	895 62	1,000 00	Matured
Dec. 31	Strathroy, Town of, 5½%, 1934...	1,000 00	967 24	1,000 00	Matured
		\$5,100 73	\$4,421 99	\$5,100 73	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

MUTUAL RELIEF LIFE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1933					
April 20	Dominion of Canada, 5½-4½%, 1958.	\$9,000 00	\$8,653 50	\$8,820 00	Matthews & Co.
April 20	Dominion of Canada, 5½-4½%, 1958.	25,000 00	24,387 50	24,500 00	Matthews & Co.
June 8	Dominion of Canada, 5%, 1941.	15,000 00	14,868 00	15,637 50	McLeod, Young, Weir & Co.
June 9	Dominion of Canada, 5%, 1941.	10,000 00	9,912 00	10,425 00	Milner, Ross Sec. Corp.
May 16	Manitoba, 6%, 1947.	5,000 00	4,736 20	4,900 00	Dom. Sec. Corp., Ltd.
June 16	British Columbia, 4½%, 1955.	25,000 00	21,862 73	21,875 00	R. A. Daly & Co.
April 10	Chile, 6%, 1961.	25,000 00	22,106 29	1,156 25	Matthews & Co.
April 11		5,000 00	4,226 60	175 00	
April 13	Peru, 6%, 1960.	11,000 00	9,298 52	385 00	Matthews & Co.
April 17		8,000 00	6,762 60	280 00	
May 16					
May 17	San Paulo, 8%, 1936.	15,000 00	8,177 34	3,450 00	Matthews & Co.
May 18					
Jan. 20	Canadian National Railway, 4½%, 1951.	25,000 00	24,516 00	24,625 00	McLeod, Young, Weir & Co.
Jan. 1	Beeton, 5%, 1936-47.	425 73	425 73	425 73	Matured
Feb. 23	Renfrew, 5%, 1934-45.	393 43	393 43	393 43	Matured
Mar. 1	Elgin, 5%, 1934-40.	440 25	440 25	440 25	Matured
Mar. 15	Haileybury, 6%, 1934-39.	310 84	310 84	310 84	Matured
April 1	Smiths Falls, 6%, 1934-39.	591 60	591 60	591 60	Matured
April 27	Renfrew, 5%, 1934-50.	128 06	128 06	128 06	Matured
April 27	Renfrew, 5%, 1934-43.	130 04	130 04	130 04	Matured
May 12	Fort Frances, 5½%, 1934.	2,965 82	2,965 82	2,965 82	Matured
May 27	Teck, 6%, 1934.	2,324 10	2,324 10	2,324 10	Matured
June 1	Glace Bay, 4½%, 1933.	10,000 00	10,000 00	10,000 00	Matured
Sept. 22	British Columbia, 6%, 1941.	15,000 00	15,851 07	15,852 00	Griffis, Fairclough & Norsworthy
Nov. 7	British Columbia, 5½%, 1945.	22,500 00	21,615 29	22,303 12	Griffis, Fairclough & Norsworthy
Nov. 24	Saskatchewan, 6%, 1952.	6,000 00	5,911 29	5,910 00	Cochran, Murray & Co., Ltd.
Nov. 29	Manitoba, 6%, 1946.	5,000 00	4,902 39	4,900 00	Cochran, Murray & Co., Ltd.
July 1	Tillsonburg, 5%, 1934-42.	299 25	299 25	299 25	Matured
July 9	Renfrew, 6½%, 1934-48.	307 54	307 54	307 54	Matured
Aug. 1	North Bay, 5½%, 1934-42.	2,302 46	2,302 46	2,302 46	Matured
Aug. 10	Strathroy, 6½%, 1934-38.	860 51	860 51	860 51	Matured
Sept. 1	Merrickville, 6%, 1933.	2,320 28	2,320 28	2,320 28	Matured
Sept. 1	Shelburne, 4%, 1934-39.	263 67	263 67	263 67	Matured
Sept. 1	Strathcona, 4½%, 1934-56.	181 47	181 47	181 47	Matured
Sept. 15	Haileybury, 5%, 1933.	685 37	685 37	685 37	Matured
Oct. 1	Eastview, 5%, 1933.	5,000 00	5,000 00	5,000 00	Matured
Oct. 1	Renfrew, 5%, 1934-41.	209 67	209 67	209 67	Matured
Oct. 6	Edmonton, 5%, 1953.	9,733 33	9,582 22	9,587 33	A. E. Ames & Co., Ltd.
Oct. 15	Hanna, 6%, 1933.	1,000 00	1,000 00	1,000 00	See entry in Bonds Acquired—Oct. 15
Nov. 1	Haileybury, 5%, 1934-37.	305 82	305 82	305 82	Matured
Nov. 1	Midland, 6½%, 1934-35.	741 89	741 89	741 89	Matured
Nov. 5	Brooks, 6%, 1934-38.	191 56	191 56	191 56	Matured
Dec. 30	New Brunswick, 5½%, 1950.	25,000 00	25,414 77	25,812 50	Hanson Bros.
Dec. 13	Montreal, 5%, 1945.	25,000 00	24,333 35	24,500 00	Cochran, Murray & Co.
Dec. 1	Collingwood, 5%, 1933-45.	241 49	241 49	241 49	Matured
Dec. 1	Souris, 5%, 1933-40.	440 30	440 30	440 30	Matured
Dec. 1	Souris, 5%, 1933-40.	484 33	484 33	484 33	Matured
Dec. 1	Yorkton, 5%, 1933-41.	213 86	213 86	213 86	Matured
Dec. 2	Lethbridge, 6%, 1933-37.	376 49	376 49	376 49	Matured
Dec. 30	Smiths Falls, 5½%, 1933-42.	171 38	171 38	171 38	Matured
Dec. 31	Hanna, 6%, 1933-47.	42 96	42 96	42 96	Matured
Dec. 31	Midland, 6½%, 1933-40.	767 73	767 73	767 73	Matured
Dec. 31	Oshawa, 5%, 1933-52.	1,000 00	1,000 00	1,000 00	Matured
Dec. 31	Tompkins, 7½%, 1933-38.	333 33	333 33	333 33	Matured
	Amortization of book values towards par.		4,244 24		
	Totals.	\$322,684 56	\$307 813 13	\$261,544 93	

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1933					
Nov. 16	Province of Alberta, 4%, 1938.	\$2,433 33	\$2,358 79	\$2,477 13	Wood, Gundy & Co.
Oct. 1	State of San Paulo, 7%, 1940.	1,000 00	930 50	1,000 00	Called
July 13	Canadian N.P. Railway Debenture Stock (Guar. by Province of B.C.), 4½%, 1950.	1,460 00	1,330 19	1,284 80	A. E. Ames & Co., Ltd.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY—Continued

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price of Consideration Received	Through Whom Sold
1933					
July 13	Canadian N.P. Railway Debenture Stock (Guar. by Province of B.C.), 4½%, 1950.....	\$6,326 67 (\$1,300)	\$5,764 15	\$5,566 88	A. E. Ames & Co., Ltd.
July 13	Canadian N.P. Railway Debenture Stock (Guar. by Province of B.C.), 4½%, 1950.....	9,733 33	8,867 92	8,565 92	A. E. Ames & Co., Ltd.
Aug. 1	Town of Kenora, Ont., 7%, 1933..	426 08	439 00	426 08	Matured
Oct. 1	Town of Waterloo, Ont., 5½%, 1933..	1,810 58	1,810 58	1,810 58	Matured
Aug. 15	Village of New Hamburg, Ont., 5%, 1933..	132 28	132 28	132 28	Matured
Aug. 19	Village of St. Emilian, Que., 5½%, 1933..	300 00	304 11	300 00	Matured
Nov. 30	Village of Cayuga, Ont., 5½%, 1933..	880 27	921 92	880 27	Matured
July 8	Kindersley S.D., Sask., 6½%, 1933	76 65	94 81	76 65	Matured
Sept. 1	Noranda Separate Schools, Que., 5%, 1933..	2,400 00	2,265 52	2,400 00	Matured
Sept. 11	Hussar S.D., Alta., 8%, 1930..	134 60	159 70	134 60	Matured
Sept. 30	Lebanon S.D., Alta., 8%, 1933..	100 00	103 05	100 00	Matured
Nov. 13	Lebanon S.D., Alta., 8%, 1934-35-36-37..	148 00	149 65	148 00	Principal written down
Nov. 6	Tuxedo S.D., Man., 6%, 1933..	1,000 00	1,019 52	1,000 00	Matured
Nov. 7	St. Jean S.D., Man., 6½%, 1933..	100 00	102 33	100 00	Matured
Oct. 16	Pilger Rural Telephone Co., Sask., 6%, 1933..	161 43	164 04	161 43	Matured
June 30	Beauharnois Power Corp., Ltd., 1st mortgage, 5½%, 1973..	11,250 00	10,687 50	10,743 75	A. E. Ames & Co., Ltd.
June 30	Beauharnois Power Collateral Trust Bonds, 6%, 1959..	25,000 00	24,770 00	30,000 00	Exchanged
July 7	Consolidated Investment Corp., 4½%, 1959..	10,000 00	9,908 00	7,000 00	Exchanged
Dec. 31	City of Oshawa, Ont., 5%, 1933..	1,806 11	1,806 11	1,806 11	Matured
Dec. 1	Town of Waterloo, Ont., 5½%, 1933..	273 60	273 60	273 60	Matured
Dec. 31	Town of Timmins, Ont., 7%, 1933..	1,795 07	1,829 15	1,795 07	Matured
Dec. 31	Town of Preston, Ont., 5½%, 1933..	187 97	212 34	187 97	Matured
Dec. 31	Town of Preston, Ont., 5½%, 1933..	1,022 99	1,027 69	1,022 99	Matured
Dec. 22	Town of Coronation, Alta., 6%, 1933..	507 66	519 22	507 66	Matured
Dec. 26	School District of Iris, Man., 8%, 1932..	50 00	50 00	50 00	Matured
Dec. 26	Sundre School District, Alta., 8%, 1933..	166 67	172 28	166 67	Matured
Dec. 12	Wrentham Consolidated School District, Alta., 7½%, 1933..	376 16	454 80	376 16	Matured
Dec. 12	Redvers School District, Sask., 5½%, 1933..	395 47	395 47	395 47	Matured
Sept. 25	Hanna School District, Alta., 6%, 1933..	1,000 00	1,019 90	1,000 00	Exchanged for new Deb.
Sept. 25	Hanna School District, Alta., 6%, 1934..	1,000 00	1,017 50	1,000 00	Exchanged for new Deb.
Feb. 8	National Bank of Panama (Guar. by Rep. of Panama), 6½%, 1949	20,000 00	20,000 00	9,175 00	Nesbitt, Thomson & Co.
Feb. 9	National Bank of Panama (Guar. by Rep. of Panama), 6½%, 1949	15,000 00	15,000 00	6,847 50	Nesbitt, Thomson & Co.
April 3	City of Winnipeg (Deb. stock), 4½%, 1963..	16,060 00	15,444 90	13,008 60	A. E. Ames & Co.
May 4	City of Brandon, 5%, 1933..	2,000 00	1,995 13	2,000 00	Matured
Jan. 26	Town of Yorkton, 7%, 1933..	7,538 58	7,767 65	7,538 58	Matured
Jan. 7	Town of Shaunavon, 6½%, 1931..	282 35	272 28	282 35	Matured
Jan. 18	Town of Eastview, 5½%, 1933..	4,000 00	4,009 50	4,000 00	Matured
Mar. 31	Town of Preston, 5½%, 1933..	625 79	655 74	625 79	Matured
Mar. 31	Town of Preston, 5½%, 1933..	117 93	128 07	117 93	Matured
Jan. 10	Village of Ridgedale, 8%, 1932..	207 50	214 82	207 50	Matured
Feb. 18	Rural Municipality of Whitemouth, 6%, 1932..	566 31	566 31	566 31	Matured
April 28	Township of Teck, 6%, 1933..	938 00	941 00	938 00	Matured
June 30	Township of Tisdale, 5½%, 1933..	3,426 95	3,423 64	3,426 95	Matured
Jan. 9	Sanctuary S.D., 5½%, 1931..	57 11	57 11	57 11	Matured
Jan. 3	Edzell S.D., 6%, 1932..	250 00	264 54	250 00	Matured
Jan. 6	Lemberg S.D., 6%, 1933..	125 00	131 99	125 00	Matured
Jan. 7	Greenvale S.D., 6%, 1932..	59 71	59 71	59 71	Matured
	Amortization of book values towards par		1,117 13		
	Totals	\$154,710 15	\$153,111 14	\$132,116 40	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

PERTH MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1933					
Jan. 2	Village of Tavistock, 5%, 1933....	\$798 12	\$798 12	\$798 12	Matured
Jan. 27	Town of Renfrew, 5%, 1933.....	169 49	169 49	169 49	Matured
Jan. 27	Town of Renfrew, 5%, 1933.....	113 53	113 53	113 53	Matured
Jan. 26	City of Toronto, 5½%, 1957.....	20,000 00	20,000 00	21,450 00	Collins, King & Co.
Jan. 27	City of Toronto, 5½%, 1952.....	26,000 00	26,000 00	27,625 00	A. E. Ames & Co.
April 1	Lethbridge School, 6%, 1933.....	333 32	333 32	333 32	Matured
June 1	Town of Preston, 6%, 1933.....	979 44	979 44	979 44	Matured
June 24	Consolidated Investment Corp., 4½%, 1959.....	25,000 00	25,000 00	17,500 00	Reorganization exchange.
July 15	Village of Blyth, C1, 5%, 1933....	291 87	291 87	291 87	Matured
Aug. 24	Hydro-Electric Power Commission, B2, 6%, 1941.....	20,000 00	20,000 00	21,780 00	A. E. Ames & Co.
Aug. 31	Town of Mitchell, C1, 5%, 1933....	259 61	259 61	259 61	Matured
Aug. 30	Province of Ontario, A2, 6%, 1941..	10,000 00	10,000 00	10,900 00	Cochran, Murray & Co.
Sept. 14	City of Montreal, C1, 6%, 1944....	7,000 00	7,131 64	7,525 00	Wood, Gundy & Co.
Sept. 8	City of Belleville, C1, 6%, 1946....	10,000 00	10,000 00	10,930 00	Wood, Gundy & Co.
Nov. 30	Government of Newfoundland, 5%, 1955.....	10,000 00	10,000 00	9,400 00	Dominion Securities Corp.
	Amortization of book values towards par.....		477 55		
	Totals.....	\$130,945 48	\$131,554 57	\$130,055 38	

PILOT INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1933					
April 28	Dominion of Canada, 4%, 1933....	10,000 00	10,745 00	11,452 96	Canadian Bank of Com'ce
April 28	United States of America Treasury Notes, 2¾%, 1936.....	20,000 00	23,100 00	23,021 19	Canadian Bank of Com'ce
July 31	Dominion of Canada, 4½%, 1936....	30,000 00	33,019 12	32,314 84	Canadian Bank of Com'ce
July 28	Dominion of Canada, 5%, 1936.....	40,000 00	40,884 00	41,120 00	Canadian Bank of Com'ce
July 31	Dominion of Canada, 4%, 1960.....	65,000 00	61,058 50	62,879 60	Canadian Bank of Com'ce
	Totals.....	\$165,000 00	\$158,806 62	\$170,788 59	

PROVIDENT ASSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1933					
Feb. 9	Montreal Light, Heat & Power, 5%, 1970.....	\$10,000 00	\$9,947 23	\$10,700 00	Nesbitt, Thomson & Co., Ltd.
May 17	Canadian National Railways, 4½%, 1954.....	9,000 00	9,000 00	8,865 00	L. G. Beaubien & Cie, Ltée
June 19	Credit Foncier Franco-Canadien, 5%, 1934.....	6,000 00	5,957 33	6,000 00	L. G. Beaubien & Cie, Ltée
June 20	Credit Foncier Franco-Canadien, 5%, 1934.....	4,000 00	3,971 56	4,000 00	L. G. Beaubien & Cie, Ltée
May 23	Catholic School Commission of Montreal, 5%, 1934.....	1,000 00	1,000 00	1,000 00	L. G. Beaubien & Cie, Ltée
May 23	Cartierville, 6%, 1937.....	11,000 00	11,267 88	11,165 00	L. G. Beaubien & Cie, Ltée
May 23	Dominion of Canada, 5%, 1943.....	3,000 00	2,982 11	3,090 00	L. G. Beaubien & Cie, Ltée
July 10	United Securities, 5½%, 1952.....	15,000 00	14,601 35	11,318 50	L. G. Beaubien & Cie, Ltée
July 8	Cité de Grand Mère, 4½%, 1935....	10,000 00	10,000 00	9,594 00	L. G. Beaubien & Cie, Ltée
July 8	Town of Pte. Claire, 5%, 1944.....	4,000 00	3,715 31	3,767 60	L. G. Beaubien & Cie, Ltée
July 8	Montreal Harbour Commissioners, 5%, 1969.....	20,000 00	20,097 98	21,188 00	L. G. Beaubien & Cie, Ltée
Aug. 1	Cité de Montréal, 6%, 1940.....	10,000 00	10,700 00	10,519 00	L. G. Beaubien & Cie, Ltée
Aug. 1	Dominion of Canada, 4½%, 1940....	25,000 00	24,319 91	25,250 00	L. G. Beaubien & Cie, Ltée
Aug. 9	Montreal Harbour Commissioners, 5%, 1969.....	5,000 00	5,024 50	5,375 00	British Colonial Fire Insurance Co.
Aug. 9	Dominion of Canada, 4½%, 1944....	19,000 00	19,000 00	19,190 00	British Colonial Fire Insurance Co.
Aug. 9	Canadian National Railways, 4½%, 1951.....	1,000 00	982 21	1,022 50	British Colonial Fire Insurance Co.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

PROVIDENT ASSURANCE COMPANY—Continued

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
Aug. 9	Montreal West, 5%, 1954.....	\$1,000 00	\$965 30	\$980 00	British Colonial Fire Insurance Co.
Aug. 9	Cité de Montréal, 4½%, 1950....	25,000 00	23,668 10	24,312 50	British Colonial Fire Insurance Co.
Aug. 9	Province of New Brunswick, 5%, 1963.....	10,000 00	10,050 00	10,100 00	British Colonial Fire Insurance Co.
Aug. 9	Ecoles Catholiques, Montréal, St. Grégoire le Thaumaturge, 6%, 1955.....	10,000 00	10,853 00	10,950 00	British Colonial Fire Insurance Co.
Sept. 28	Canadian National Railways, 4½%, 1954.....	18,000 00	18,000 00	18,124 20	L. G. Beaubien & Cie, Ltée
Oct. 18	Montreal Light, Heat & Power, 5%, 1970.....	5,000 00	4,973 62	5,172 00	L. G. Beaubien & Cie, Ltée
Oct. 23	Montreal Light, Heat & Power, 5%, 1970.....	5,000 00	4,973 62	5,237 50	Royal Securities Corp.
Oct. 25	Dominion of Canada, 4½%, 1940.....	14,000 00	13,619 16	14,192 50	L. G. Beaubien & Cie, Ltée
Nov. 3	Canadian National Railways, 4¾%, 1955.....	25,000 00	24,669 73	25,860 00	Ernest Savard, Ltée.
Nov. 7	Canadian National Railways, 4½%, 1951.....	24,000 00	23,573 04	24,345 60	Ernest Savard, Ltée.
Nov. 15	Montreal Light, Heat & Power, 5%, 1970.....	1,500 00	1,492 09	1,562 85	Ernest Savard, Ltée.
Nov. 30	Province of Manitoba, 5½%, 1958.....	4,000 00	3,710 00	3,735 00	L. G. Beaubien & Cie, Ltée
Nov. 29	Ville Pte aux Trembles, 6%, 1940-1.....	2,000 00	2,000 00	2,030 00	L. G. Beaubien & Cie, Ltée
Dec. 7	Province of Manitoba, 5½%, 1958.....	10,000 00	9,275 00	9,275 00	Ernest Savard, Ltée.
Dec. 7	School Commission Sault au Récollet, 6%, 1941.....	3,000 00	2,979 36	3,013 20	Ernest Savard, Ltée.
Dec. 7	Comm. Scolaire Longue Pointe, 5½%, 1953.....	5,000 00	4,605 30	4,872 00	Ernest Savard, Ltée.
Dec. 16	Comm. Scolaire Montréal, 4%, 1951.....	5,000 00	4,031 57	4,122 00	Ernest Savard, Ltée.
Dec. 21	Town St. Léopard, Port Maurice, 6%, 1941.....	10,000 00	9,928 72	9,956 50	L. G. Beaubien & Cie, Ltée
Dec. 27	Dominion of Canada, 4½%, 1944.....	6,000 00	6,000 00	5,970 00	Ernest Savard, Ltée
Dec. 27	Province de Québec, 4¼%, 1958.....	15,000 00	14,587 50	14,362 50	Ernest Savard, Ltée.
Dec. 30	Dominion of Canada, 4½%, 1945.....	14,000 00	13,510 00	13,321 00	L. G. Beaubien & Cie, Ltée
	Amortization of book values towards par.....		24 58		
	Totals.....	\$365,500 00	\$360,057 06	\$363,538 95	

THE STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1933					
Feb. 1	Fort William, City of, 5%, 1933..	\$5,000 00	\$4,909 50	\$5,000 00	Matured
Feb. 1	Fort William, City of, 5%, 1933..	4,000 00	4,000 00	4,000 00	Hanson Bros.
June 7	Granby, City of, 4%, 1936.....	5,000 00	4,597 50	4,850 00	Hanson Bros.
June 23	Granby, City of, 4%, 1936.....	7,000 00	6,436 50	6,790 00	Hanson Bros.
April 1	Sherbrooke Trust Co., 5%, 1933.....	20,000 00	20,000 00	20,000 00	Matured
Aug. 4	Canadian National Railways, 4¾%, 1955.....	35,000 00	34,475 00	36,400 00	A. E. Ames & Co.
Aug. 16	Granby, City of, 6%, 1940.....	2,000 00	2,012 60	2,000 00	Hanson Bros.
Aug. 16	Granby, City of, 6%, 1941.....	1,000 00	1,006 90	1,000 00	Hanson Bros.
Aug. 16	Granby, City of, 6%, 1943.....	2,500 00	2,520 00	2,500 00	Hanson Bros.
Aug. 16	Granby, City of, 6%, 1944.....	2,500 00	2,521 25	2,500 00	Hanson Bros.
Aug. 16	Granby, City of, 6%, 1945.....	1,000 00	1,009 00	1,000 00	Hanson Bros.
Aug. 30	Canadian Pacific Railway, 4½%, 1944.....	11,000 00	10,147 50	9,130 00	Hanson Bros.
Aug. 30	St. Lambert, City of, 5½%, 1952.....	15,000 00	15,000 00	14,100 00	Hanson Bros.
Aug. 30	Shawinigan Falls, Town of, 4½%, 1947.....	1,000 00	792 40	880 00	Hanson Bros.
Aug. 30	Strathcona, City of, 4½%, 1939.....	5,000 00	4,802 50	4,400 00	Hanson Bros.
Aug. 30	Three Rivers, City of, 5%, 1946.....	5,000 00	4,149 00	4,100 00	Hanson Bros.
Aug. 31	Verdun, City of, 5%, 1943.....	1,000 00	920 60	960 00	Hanson Bros.
Aug. 31	Granby, Village of, 4%, 1938.....	4,000 00	3,316 40	3,820 00	Hanson Bros.
Oct. 30	Inter-City Baking Co., 5½%, 1948.....	25,000 00	25,000 00	19,000 00	McTaggart, Hannaford, Birks & Gordon, Ltd.
	Totals.....	\$152,000 00	\$147,616 65	\$142,430 00	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

TORONTO GENERAL INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1933					
June 13	Dominion of Canada Conversion Loan Bonds, 5½%, 1958.....	\$17,000 00	\$16,617 50	\$17,000 00	R. A. Daly & Co.
Jan. 20	Province of Saskatchewan Debentures, 4%, 1949.....	21,899 70	18,041 20	15,412 12	Doherty Roadhouse
June 24	Province of Alberta Bonds, 4½%, 1961.....	10,000 00	8,375 00	8,650 00	Dominion Securities Corp.
Mar. 8	Canadian National Railway Bonds, (Guaranteed by Dominion of Canada), 4½%, 1956.....	15,000 00	14,906 25	14,878 50	Doherty Roadhouse
May 23	Canadian National Railway Bonds, (Guaranteed by Dominion of Canada), 5%, 1969.....	15,000 00	15,712 50	15,703 50	Doherty Roadhouse
Jan. 30	Ontario Hydro-Electric Power Commission Bonds, 3½%, 1952.....	10,000 00	8,625 00	9,019 00	Doherty Roadhouse
Jan. 24	Toronto Harbour Commission Gold Bonds, 4½%, 1953.....	25,000 00	24,257 50	24,422 50	Wood, Gundy & Co.
June 1	Canadian Realty Corporation Gold Bonds, 6%, 1933.....	2,000 00	2,070 60	2,000 00	Matured
June 23	Harris Abattoir Co. Bonds, 6%, 1947.....	5,000 00	5,021 50	4,997 00	Doherty Roadhouse
June 30	Beauharnois Power Corp. Bonds, 6%, 1959.....	10,000 00	4,450 00	5,169 00	Canadian General Securities, Ltd.
Nov. 1	Dominion of Canada Bond, 5½%, 1933.....	500 00	500 00	500 00	Matured
Nov. 10	Dominion of Canada Refunding Loan Bonds, 4%, 1945.....	15,000 00	14,475 00	14,475 00	Dominion Securities, Ltd.
Sept. 12	Province of Saskatchewan Debentures, 4%, 1949.....	973 32	801 85	827 33	Gairdner & Co.
Sept. 6	Province of Saskatchewan Debentures, 6%, 1952.....	16,000 00	15,200 00	15,840 00	Gairdner & Co.
Oct. 7	Province of New Brunswick Sinking Fund Debentures, 5½%, 1952.....	24,000 00	25,020 00	25,020 00	Dominion Securities, Ltd.
Sept. 14	Canadian National Railways, Guar. by Dominion of Canada, 4½%, 1954.....	25,000 00	24,843 75	25,485 00	Milner, Ross Securities
Oct. 27	Canadian National Railways, Guar. by Dominion of Canada, 4½%, 1968.....	15,000 00	14,906 25	15,216 00	Fry, Mills, Spence & Co.
Sept. 6	Grand Trunk Pacific Branch Lines, 4%, 1939.....	14,580 00	12,551 92	13,550 58	Harrison & Co.
Sept. 13	(£1,000 guar. by Province Sask.) (£2,000 guar. by Prov. Alberta) Pacific Great Eastern Railway, Guar. by Province of B.C., 4½%, 1942.....	5,000 00	4,719 00	4,747 00	Wood, Gundy.
July 1	Twp. of York Debentures Bonds, 6%, 1933.....	10,000 00	10,093 00	10,000 00	Matured
Aug. 29	City of Toronto, 5%, 1950.....	10,000 00	10,000 00	10,319 00	Dominion Securities, Ltd.
Sept. 18	City of Calgary Debenture Bonds, 5%, 1943.....	24,333 33	24,340 65	23,588 69	Ferguson, Turner & Co.
Sept. 15	Greater Winnipeg Water District Bonds, 6%, 1951.....	10,000 00	9,900 00	10,094 00	Harrison & Co.
Sept. 18	British American Oil Co., Sinking Fund Gold Bonds, 5%, 1945.....	15,000 00	15,000 00	14,878 50	Dominion Securities, Ltd.
Dec. 22	Canadian Northern Pacific Railway Debenture Stock, guaranteed by Province of British Columbia, 4%, 1950.....	20,109 06	18,053 91	17,233 41	Harrison & Co.
Dec. 30	St. Marys Memorial Hospital, subsidized by City of Montreal, 6%, 1946.....	5,000 00	5,236 00	5,233 00	Harrison & Co.
Dec. 1	Canadian Realty Corp., First Mortgage Serial Gold Bonds, 6%, 1933.....	1,000 00	1,035 30	1,000 00	Matured
Dec. 30	Dominion Gas & Electric Co. Collateral Trust Gold Bonds, 6½%, 1945.....	10,000 00	5,590 00	5,584 00	Traders Finance
	Totals.....	\$352,395 41	\$330,343 68	\$330,843 13	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1933					
Feb. 25	Province of Quebec, 4½%, 1963..	\$20,000 00	\$19,676 00	\$19,900 00	Johnston & Ward
Jan. 20	City of Montreal, 6%, 1944.....	15,000 00	15,312 36	16,275 00	A. E. Ames & Co.
Jan. 18	City of Toronto, 6%, 1946.....	45,000 00	44,184 98	49,050 00	Johnston & Ward
Mar. 1	City of Kitchener, 4%, 1933.....	197 36	197 36	197 36	Matured
Jan. 30	Town of Eastview, 5½%, 1933.....	632 89	632 89	632 89	Matured
May 16	Town of Renfrew, 5%, 1933.....	49 26	49 26	49 26	Matured
May 16	Town of Renfrew, 5%, 1933.....	146 59	146 59	146 59	Matured
May 17	Town of Waterloo, 6½%, 1933.....	129 13	129 13	129 13	Matured
Feb. 23	Village of Forest Hill, 5%, 1933.....	910 96	910 96	910 96	Matured
Mar. 1	Village of Forest Hill, 5%, 1933.....	287 16	287 16	287 16	Matured
Mar. 1	Village of Fort Erie, 5½%, 1933.....	748 28	748 28	748 28	Matured
Jan. 3	Taber School District, 4%, 1933.....	103 74	103 74	103 74	Matured
Jan. 16	Redcliffe School District, 3%, 1933.....	61 21	61 21	61 21	Matured
Jan. 5	Portreeve School District, 8%, 1933.....	489 19	489 19	489 19	Matured
Feb. 1	Innisfree School District, 7%, 1933.....	200 00	200 00	200 00	Matured
Feb. 20	Penhold School District, 7%, 1933.....	325 00	325 00	325 00	Matured
Mar. 27	Neudorf School District, 6%, 1933.....	500 00	500 00	500 00	Matured
April 1	Brant School District, 6%, 1933.....	800 00	800 00	800 00	Matured
June 20	Blaine Lake School District, 6¾%, 1933.....	150 00	150 00	150 00	Matured
June 21	Lethbridge School District, 5%, 1933.....	266 66	266 66	266 66	Matured
Jan. 15	Stettler School District, 5½%, 1933.....	333 33	333 33	333 33	Matured
April 1	Village of Forest Hill, 5%, 1933.....	302 06	302 06	302 06	Matured
April 1	Eaton Realty Co., 5%, 1949.....	10,000 00	9,566 75	9,475 00	Johnston & Ward
July 17	Canadian Northern Pacific Railway Company, 4½%, 1950.....	54,020 00	47,734 68	48,077 80	Cochrane, Murray & Co.
July 11	City of Montreal, 4½%, 1953.....	48,666 66	42,727 64	48,666 66	Wood, Gundy & Co.
Nov. 1	Francis School District, 5½%, 1933.....	400 00	400 00	400 00	Matured
Nov. 1	Moose Jaw School District, 5%, 1933.....	833 33	833 33	833 33	Matured
Oct. 28	Canadian Northern Railway Company, 3½%, 1958.....	19,466 67	14,866 69	16,886 75	A. E. Ames & Co.
Oct. 18	Canadian Northern Railway Company, 3½%, 1958.....	19,466 67	14,866 69	17,082 00	A. E. Ames & Co.
July 13	City of Toronto, 4%, 1948.....	14,113 33	12,635 66	13,760 50	Dominion Securities Ltd.
Dec. 13	Town of Waterloo, 4%, 1935.....	179 65	179 65	179 65	Matured
Dec. 31	Town of Preston, 5½%, 1943.....	282 28	282 28	282 28	Matured
Dec. 31	Town of Melville, 5½%, 1959.....	31 51	31 51	31 51	Matured
Dec. 31	Town of MacLeod, 4%, 1974.....	80 35	80 35	80 35	Matured
Dec. 15	Township of Waterloo, 5%, 1940.....	423 85	423 85	423 85	Matured
Dec. 15	Township of Waterloo, 5%, 1944.....	536 18	536 18	536 18	Matured
Dec. 30	Port Reeve School District, 8%, 1934.....	528 32	528 32	528 32	Matured
Dec. 31	Taber School District, 4%, 1970.....	107 89	107 89	107 89	Matured
Dec. 31	Redcliffe School District, 3%, 1975	63 04	63 04	63 04	Matured
	Amortization of book values towards par.....		5,638 94		
	Totals.....	\$255,832 55	\$237,309 61	\$249,272 93	

WELLINGTON FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1933					
Oct. 22	Security Loan & Savings Co., 5%, 1933.....	\$20,000 00	\$20,000 00	\$20,000 00	Matured
Oct. 22	Victoria Trust & Savings Co., 5%, 1933.....	20,000 00	20,000 00	20,000 00	Matured
Dec. 18	Grand Trunk Pacific Railway, guaranteed by Dominion of Canada, 3%, 1962.....	\$19,466 66	13,860 80	16,183 80	Trusts & Guarantee
	Totals.....	\$59,466 66	\$53,860 80	\$56,183 80	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

III—STOCKS PURCHASED

THE EMPIRE LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1933 March	Radio Corporation, Common.....	None	\$362 50	Dividend on 200 shares Westinghouse Electric. Stock dividend.
Oct. 25	Corn Products Refining Co., Common...	None	239 62	
	Total		\$602 12	

MUTUAL RELIEF LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1933 Jan.	Donnacona Paper Co., Ltd., Common.....			Received in adjustment 925 shares.

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1933 June 30	Beauharnois Power Corp., Ltd., Common	None	.....	Exchange Bonus.
June 30	Beauharnois Power Corp., Ltd., Common	None	.....	Exchange Bonus.
July 5	United Corporations, Ltd., Common, Class "A".....	None	.....	United Corporations, Ltd. Exchange.
July 5	United Corporations, Ltd., Common, Class "B".....	None	.....	United Corporations, Ltd. Exchange.

PROVIDENT ASSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1933 Aug. 11	British Colonial Fire Ins. Co., Common..	\$98,980 00	\$98,980 00	British Colonial Fire Ins. Co. (new subscribed capital). American reserve. T. B. Boss. T. Meunier. Metropolitan Fire Reinsurance.
Aug. 11	British Colonial Fire Ins. Co., Common..	1,000 00	1,000 00	
Aug. 11	British Colonial Fire Ins. Co., Common..	440 00	440 00	
Aug. 11	British Colonial Fire Ins. Co., Common..	930 00	930 00	
Aug. 11	British Colonial Fire Ins. Co., Common..	1,000 00	1,000 00	
	Total	\$102,350 00	\$102,350 00	

TORONTO GENERAL INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1933 Oct. 19	Bell Telephone Company, Common.....	\$8,000 00	\$8,704 00	R. A. Daly & Co.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

IV—STOCKS SOLD

MUTUAL RELIEF INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Paid	To Whom Sold
1933 April 21	G.T.R. Perp. Deb. Stock, Perp., 4%	\$121,665 00	\$97,363 75	\$97,369 83	Cochran, Murray & Co., Ltd.

THE ONTARIO EQUITABLE LIFE & ACCIDENT INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Paid	To Whom Sold
1933 May 3	International Milling Co., Pref., 7%	\$5,000 00	\$5,075 00	\$5,100 00	A. E. Ames & Co.
June 30	Beauharnois Power Corp., Ltd., Common.....	None	.....	.....	Sold to A. E. Ames & Co., Ltd., as bonus with sale.
	Totals.....	\$5,000 00	\$5,075 00	\$5,100 00	

PROVIDENT ASSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Paid	To Whom Sold
1933 June 21-3	British American Oil.....		\$2,640 94	\$2,842 87	Geoffrion & Rainville.
June 21-3	British American Oil.....		293 44	315 87	Geoffrion & Rainville.
June 21-3	British American Oil.....		293 43	315 87	Geoffrion & Rainville.
June 21-3	British American Oil.....		176 06	189 52	Geoffrion & Rainville.
June 21-3	British American Oil.....		58 69	63 17	Geoffrion & Rainville.
June 21-3	British American Oil.....		117 38	126 35	Geoffrion & Rainville.
June 22-3	British American Oil.....		2,288 81	2,463 82	Geoffrion & Rainville.
July 15	Imperial Tobacco.....		4,176 00	4,308 00	Geoffrion & Rainville.
Sept. 28	Imperial Tobacco.....		1,045 87	1,077 00	Geoffrion & Rainville.
	Totals.....		\$11,090 62	\$11,702 47	

IV

STATISTICAL TABLES

TABLE 1.—Summary of resources of Ontario incorporated purely mutual fire insurance corporations, for years 1901 to 1933, inclusive.

TABLE I (a)

Year	Number of Companies	Total assets	Total net premium note residue	Total liabilities (not including unearned premium liability)	Total net resources [(1) + (2) - (3)]	Total net amount at risk	Percentage of (4) to (5)
		(1)	(2)	(3)	(4)	(5)	
1901.....	75	\$ 332,454 29 c.	\$ 4,577,451 02 c.	\$ 43,170 84 c.	\$ 4,866,734 47 c.	\$ 142,878,557 00 c.	3.406
1902.....	74	393,077 07	4,870,293 47	33,379 76	5,229,990 78	150,981,746 00	3.464
1903.....	73	437,463 00	5,154,575 34	33,187 04	5,558,851 30	160,385,333 00	3.466
1904.....	72	478,974 70	5,428,499 31	30,841 27	5,876,632 74	169,847,278 00	3.460
1905.....	70	515,701 78	5,730,400 77	17,654 85	6,228,447 70	179,925,052 00	3.462
1906.....	69	534,791 16	6,012,173 29	15,885 45	6,531,079 00	190,139,952 00	3.435
1907.....	69	593,373 54	6,366,625 93	21,507 51	6,938,491 96	201,055,392 00	3.451
1908.....	69	619,974 73	6,623,552 43	38,331 27	7,205,195 89	210,097,305 00	3.429
1909.....	68	708,807 30	6,969,488 51	26,043 62	7,652,252 19	220,054,980 00	3.477
1910.....	69	718,331 37	7,306,805 48	17,767 24	8,007,369 61	231,991,755 00	3.452
1911.....	69	722,541 26	7,660,897 34	23,620 86	8,359,817 74	244,064,150 00	3.425
1912.....	69	797,853 10	7,916,593 35	20,344 37	8,694,102 08	255,573,924 64	3.402
1913.....	69	821,370 49	8,195,157 64	27,219 55	8,989,308 58	266,766,720 77	3.370
1914.....	70	913,622 99	8,504,623 93	37,274 82	9,380,972 10	276,865,089 54	3.388
1915.....	70	985,722 62	8,799,787 57	31,426 88	9,754,083 31	288,861,052 43	3.377
1916.....	70	1,011,981 69	9,199,124 58	48,152 38	10,162,953 89	302,138,372 22	3.364
1917.....	70	1,045,645 43	9,610,009 21	42,501 96	10,613,152 68	318,485,423 61	3.332
1918.....	71	1,078,899 96	10,307,516 58	58,519 04	11,327,897 50	341,798,832 10	3.314
1919.....	71	1,205,318 17	11,211,527 43	21,689 31	12,395,156 29	369,951,356 10	3.350
1920.....	72	1,435,113 18	12,490,584 59	22,832 97	13,902,864 80	409,858,341 60	3.392
1921.....	72	1,422,618 15	13,220,108 49	50,760 36	14,591,966 28	435,225,899 50	3.352
1922.....	73	1,293,125 26	13,839,241 88	78,712 65	15,053,654 49	456,407,519 54	3.298
1923.....	71	1,241,522 58	14,409,974 50	130,239 30	15,521,257 78	477,873,681 28	3.248
1924.....	71	1,267,311 72	14,971,606 40	475,990 96	15,762,927 16	499,206,379 76	3.158
1925.....	71	1,502,849 38	14,779,956 18	512,727 95	15,770,077 61	523,055,132 00	3.015
1926.....	71	2,079,731 74	14,698,117 02	582,475 22	16,195,373 54	547,940,886 65	2.955
1927.....	71	2,370,112 45	14,716,178 79	641,441 70	16,454,327 98	574,876,643 36	2.862
1928.....	71	2,632,059 92	15,069,017 06	659,532 18	17,041,544 80	599,257,271 05	2.844
1929.....	71	2,633,619 22	15,314,130 77	762,951 78	17,184,798 21	618,768,649 15	2.777
1930.....	71	2,488,527 64	15,693,998 17	890,213 39	17,292,312 42	640,749,385 14	2.699

TABLE I (b)

Year	Number of Companies	Total assets	Total net premium note residue	Total liabilities (including unearned premium liability)	Total net resources [(1) + (2) - (3)]	Total net amount at risk	Percentage of (4) to (5)
		(1)	(2)	(3)	(4)	(5)	
1931.....	69	\$ 2,363,643 70 c.	\$ 15,277,948 57 c.	\$ 1,728,213 26 c.	\$ 15,913,379 01 c.	\$ 633,569,360 41 c.	2.512
1932.....	68	2,120,817 94	13,734,582 83	1,464,259 36	14,391,141 41	575,471,505 90	2.501
1933.....	68	2,070,257 66	12,995,784 83	1,353,519 07	13,712,523 42	545,522,076 08	2.514

Note.—Beginning 1924, companies were required to set up in their Annual Statements the liability for unearned portions of Cash Payments paid three years in advance; beginning 1931, they were further required to set up the liability for unearned portions of annual instalments of Cash Payments. Total resources reported decreased accordingly.

TABLE II.—Summary of net receipts and expenditures of Ontario incorporated purely mutual fire insurance corporations, for year 1901 to 1933, inclusive.

Year	Cash collected from members (including assessments)		Returned premiums, rebates, reinsurance, etc.		Net cash collected		Net losses paid		Cost of management		Percentages	
	(1)		(2)		(3)		(4)		(5)		of (4) to (3)	of (5) to (3)
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
1901.....	322,704	27	8,327	19	314,377	08	188,824	02	69,547	83	60.1	22.1
1902.....	335,325	60	7,627	93	327,697	67	202,472	04	71,022	23	61.8	21.7
1903.....	369,781	43	8,320	85	361,460	58	255,227	06	74,380	42	70.6	20.6
1904.....	392,045	25	8,920	38	383,124	87	279,325	92	78,315	96	72.9	20.4
1905.....	389,040	94	9,840	97	379,199	97	270,772	86	79,574	83	71.4	21.0
1906.....	452,584	29	11,975	69	440,608	60	359,980	45	85,601	85	81.7	19.4
1907.....	442,300	65	12,876	78	429,423	87	303,589	53	86,070	51	70.7	20.0
1908.....	476,861	45	13,880	72	462,980	73	373,068	39	91,123	04	80.6	19.7
1909.....	482,424	27	14,576	98	467,847	29	297,227	63	95,764	15	63.5	20.5
1910.....	509,707	13	15,378	52	494,328	61	408,241	65	101,345	51	82.6	20.5
1911.....	558,815	83	17,752	35	541,063	48	468,013	40	107,189	31	86.5	19.8
1912.....	587,336	78	16,870	49	570,466	29	408,215	23	113,039	67	71.6	19.8
1913.....	640,241	34	18,349	59	621,891	75	514,314	23	121,124	31	82.7	19.5
1914.....	623,814	36	19,720	47	604,093	89	434,191	36	115,922	54	71.9	19.2
1915.....	635,763	48	19,957	00	615,806	48	445,143	23	124,821	93	72.3	20.3
1916.....	673,028	69	23,622	53	649,406	16	534,732	89	132,656	25	82.3	20.4
1917.....	728,219	77	24,849	69	703,370	08	575,894	83	142,989	74	81.9	20.3
1918.....	790,796	02	30,339	91	760,456	11	628,764	35	149,382	66	82.7	19.6
1919.....	889,514	75	36,259	97	853,254	78	595,902	43	164,506	59	69.84	19.3
1920.....	1,016,650	73	54,692	69	961,958	04	605,162	84	183,305	87	62.9	19.1
1921.....	1,037,645	17	54,417	07	983,228	10	911,706	56	191,863	84	92.7	19.5
1922.....	1,050,740	45	55,064	66	995,675	79	1,020,528	07	203,004	05	102.5	20.4
1923.....	1,277,179	12	69,867	85	1,207,311	27	1,143,368	83	225,243	71	94.7	18.7
1924.....	1,398,243	06	75,378	65	1,322,864	41	1,059,984	93	230,975	70	80.1	17.5
1925.....	1,640,280	36	107,738	88	1,532,541	48	1,074,456	22	268,446	68	70.1	17.5
1926.....	1,802,779	84	164,258	61	1,638,521	23	818,128	24	272,996	53	49.9	16.7
1927.....	1,841,326	44	175,623	18	1,665,703	26	1,202,316	65	279,703	06	72.2	16.8
1928.....	1,904,142	30	243,777	72	1,660,364	58	1,209,342	60	313,042	99	72.8	18.8
1929.....	1,975,108	91	228,551	50	1,746,557	41	1,669,570	59	315,609	87	95.6	18.1
1930.....	2,090,619	56	217,363	91	1,873,255	65	1,836,030	24	324,365	09	98.0	17.3
1931.....	2,269,179	85	209,787	82	2,059,392	03	2,233,922	62	348,692	14	108.5	16.9
1932.....	2,163,399	99	162,964	97	2,000,435	02	1,805,753	28	318,974	33	90.3	15.9
1933.....	1,883,441	65	170,300	85	1,713,140	80	1,506,306	54	311,157	29	87.9	18.2
Totals.....	33,651,043	73	2,309,236	37	31,341,807	36	25,640,479	71	5,791,760	48	81.8	18.5
Interest received, 1901-33.....									1,593,375	27		
Management cost, less interest.....									4,198,385	21		13.4

TABLE III.—Summary of cost of insurance per annum of Ontario incorporated purely mutual fire insurance corporations, for years 1901 to 1933, inclusive.

Year	Number of companies	Average of total net amounts at risk at beginning and end of year (1)	Total amount of cost of management (2)	Percentage of (2) to (1)	Total amount of net incurred losses (3)	Percentage of (3) to (1)	Cost of \$100 of insurance during year
		\$ c.	\$ c.		\$ c.		cents
1901.....	75	138,076,465 00	69,547 83	.0504	194,621 13	.1410	19.14
1902.....	74	146,980,151 50	71,022 23	.0483	198,617 24	.1351	18.34
1903.....	73	155,683,539 50	74,380 42	.0478	246,641 77	.1584	20.62
1904.....	72	165,166,305 50	78,315 96	.0474	287,738 24	.1742	22.16
1905.....	70	174,886,165 00	79,574 83	.0455	270,158 13	.1545	19.00
1906.....	69	185,032,502 00	85,601 85	.0463	353,816 91	.1912	23.75
1907.....	69	195,597,672 00	86,070 51	.0440	310,671 58	.1588	20.28
1908.....	69	205,576,398 50	91,123 04	.0443	389,294 74	.1894	23.37
1909.....	68	215,076,142 50	95,764 15	.0445	288,207 74	.1340	17.85
1910.....	69	226,023,367 50	101,345 51	.0448	402,612 25	.1781	22.29
1911.....	69	238,027,952 50	107,179 31	.0450	466,618 35	.1960	24.10
1912.....	69	249,819,037 00	112,707 67	.0451	400,800 32	.1604	20.55
1913.....	69	261,170,322 00	121,415 61	.0465	523,238 37	.2003	24.68
1914.....	70	271,815,904 50	115,922 54	.0426	436,690 57	.1607	20.33
1915.....	70	282,863,070 50	124,383 07	.0440	445,316 73	.1574	20.14
1916.....	70	295,499,712 00	132,656 25	.0449	544,299 84	.1842	22.91
1917.....	70	310,311,897 50	142,989 74	.0461	569,486 52	.1835	22.96
1918.....	71	330,142,127 50	149,382 66	.0452	633,436 28	.1919	23.71
1919.....	71	355,875,094 00	164,467 12	.0462	575,305 19	.1617	20.79
1920.....	72	389,904,848 50	183,164 87	.0470	617,694 38	.1584	20.54
1921.....	72	422,542,120 00	191,863 84	.0454	924,855 29	.2189	26.43
1922.....	73	445,816,709 00	203,004 05	.0455	1,034,465 24	.2320	27.75
1923.....	71	467,190,600 00	225,243 71	.0472	1,151,282 86	.2464	29.36
1924.....	71	488,540,030 00	230,975 70	.0473	1,096,035 61	.2243	27.16
1925.....	71	511,130,755 50	261,446 68	.0511	1,020,812 78	.1997	25.08
1926.....	71	535,498,009 00	272,996 55	.0510	829,620 02	.1549	20.59
1927.....	71	561,408,764 50	280,380 07	.0499	1,206,519 33	.2149	26.48
1928.....	71	587,066,957 00	313,042 99	.0533	1,205,450 58	.2053	25.86
1929.....	71	609,012,960 00	315,609 87	.0518	1,686,656 95	.2769	32.87
1930.....	71	629,759,017 00	324,365 08	.0515	1,884,650 49	.2994	35.19
1931.....	69	637,159,372 50	341,092 14	.0535	2,558,545 10	.4016	45.51
1932.....	68	604,520,432 50	318,974 33	.0528	1,761,541 95	.2914	34.42
1933.....	68	560,496,790 50	311,157 29	.0555	1,475,427 12	.2632	31.87

TABLE IV.—COMPARATIVE SUMMARY OF NET AMOUNTS AT RISK, RESOURCES, ETC., RESPECTING BUSINESS OF ONTARIO INCORPORATED INSURERS TRANSACTED ON THE PREMIUM NOTE PLAN, FOR YEAR ENDING 31st DECEMBER, 1933.

Name of Insurer	Net amount at risk	Premium note residue	Total net resources (including premium note residue)	New and renewed business taken during 1933	Premium notes taken during 1933
	(1)	(2)	(3)	(4)	(5)
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
PURELY MUTUAL					
1 Algoma.....	3,261,493 33	62,905 21	73,382 77	1,204,925 00	36,141 50
2 Amherst Island.....	355,400 00	11,364 30	19,454 70	173,450 00	6,938 00
3 Ayr Farmers.....	8,954,508 00	†185,129 19	191,720 82	2,598,765 00	64,931 00
4 Bay of Quinte.....	7,729,502 00	184,032 54	195,027 37	3,541,268 00	102,949 00
5 Bertie and Willoughby.....	5,003,093 00	†160,132 02	173,153 19	1,868,628 00	71,863 00
6 Blanshard.....	3,321,347 00	87,207 25	92,779 17	1,316,692 00	37,243 35
7 Blenheim North.....	3,895,089 41	†77,997 57	95,753 82	1,240,086 00	29,099 35
8 Brant County.....	6,284,219 00	131,543 40	128,047 65	2,011,240 00	52,592 30
9 Canadian Millers.....	1,462,250 00	107,089 84	433,705 38	537,550 00	64,372 00
10 Caradoc Farmers.....	4,523,551 00	†110,821 58	119,077 64	1,600,720 00	44,540 70
11 Clinton Township.....	5,103,630 00	118,449 83	116,557 40	1,833,875 00	52,807 50
12 Culross.....	2,932,204 00	44,775 95	60,539 27	1,272,703 00	29,669 00
13 Dereham and West Oxford.....	4,147,636 75	75,905 26	72,416 61	1,778,920 14	40,211 72
14 Dorchester North and South.....	7,256,085 00	170,980 88	167,190 45	3,088,831 00	81,380 54
15 Downie.....	4,345,730 50	109,342 50	130,050 73	1,748,214 00	45,899 00
16 Dufferin Farmers.....	9,168,226 00	†193,627 97	192,837 77	3,355,658 00	91,216 35
17 Dumfries North and Waterloo South.....	10,076,482 00	†137,322 65	140,270 67	2,311,630 00	55,867 50
18 Dunwich Farmers.....	5,509,140 00	133,548 72	158,386 99	1,585,210 00	45,366 00
19 Easthope South.....	10,959,060 00	404,778 38	456,011 28	2,946,995 00	119,940 80
20 Ekfrid.....	4,332,090 00	†74,605 28	83,843 95	1,504,990 00	44,082 00
21 Elma Farmers.....	5,965,665 00	228,797 70	245,115 69	1,556,600 00	77,830 00
22 Eramosa.....	1,927,367 00	†92,564 70	99,755 61	701,070 00	29,345 75
23 Erie Farmers.....	4,017,512 50	†97,136 60	112,416 10	1,315,225 00	36,258 75
24 Farmers' Central.....	41,352,322 00	1,013,691 79	965,592 64	15,426,672 00	431,714 00
25 Farmers' Union.....	17,869,677 00	300,926 73	360,901 61	6,244,781 00	177,585 90
26 Formosa.....	9,591,620 00	194,964 40	191,519 99	3,232,355 00	73,938 00
27 Germania.....	7,805,533 00	234,133 29	234,326 19	3,508,971 00	91,302 79
28 Glangarry.....	7,914,675 00	133,673 90	108,684 06	2,788,275 00	79,791 25
29 Grand River.....	3,874,245 00	84,345 54	83,451 11	1,226,990 00	38,177 35
30 Grenville Patron.....	13,362,233 00	282,528 79	262,013 01	4,892,433 00	146,772 90
31 Grey and Bruce.....	6,499,877 00	139,867 13	137,791 53	2,522,044 00	65,433 00
32 Guelph Township.....	993,540 00	†43,079 29	43,695 26	368,620 00	17,538 00
33 Halton Union.....	10,908,123 50	†327,092 30	326,647 51	3,766,688 00	135,429 40
34 Hamilton Township.....	6,106,405 00	152,951 14	175,940 47	2,194,280 00	67,899 28
35 Hay Township.....	7,699,970 00	196,662 29	244,201 00	2,239,300 00	67,184 00
36 Hopewell Creek.....	1,111,507 00	†26,108 03	34,544 27	356,787 00	9,779 00
37 Howard Farmers.....	9,435,948 00	233,171 23	238,997 85	3,551,823 00	105,789 75
38 Howick Farmers.....	15,570,201 00	347,372 94	346,720 56	5,329,854 00	126,655 50
39 Huron Weather.....	5,280,200 00	154,205 80	145,394 40	1,420,625 00	57,636 00
40 Kent and Essex.....	22,384,919 00	418,272 13	458,043 19	7,217,789 50	209,799 27
41 Lambton Farmers.....	14,952,401 00	350,352 52	334,445 21	4,524,396 00	162,172 68
42 Lanark.....	17,255,876 00	358,334 40	318,490 50	5,813,330 00	169,658 20
43 Lennox and Addington.....	4,377,215 00	97,860 75	118,349 78	1,532,714 00	43,834 50
44 Lobo.....	3,551,938 00	86,206 14	110,739 50	1,227,391 00	35,620 23
45 London Township.....	5,079,487 00	124,579 40	150,649 32	1,624,520 00	45,355 20
46 McGillivray.....	1,462,641 00	33,061 80	43,548 18	581,470 00	16,809 75
47 McKillop.....	7,804,620 00	†170,759 58	179,528 03	2,659,440 00	73,950 75
48 Maple Leaf.....	16,935,658 00	371,933 30	348,245 00	6,856,533 00	200,835 50
49 Nissouri.....	11,353,419 00	254,845 44	284,777 39	4,062,303 00	116,325 27
50 Norfolk Farmers.....	3,613,455 00	†85,764 45	81,350 57	1,035,940 00	35,354 85
51 North Kent.....	5,066,109 50	105,429 64	97,519 74	1,545,862 50	46,150 50
52 Oneida Farmers.....	1,518,770 00	33,186 00	29,702 59	527,720 00	13,679 10
53 Ontario Farmers' Weather.....	5,981,689 00	154,410 60	167,958 97	2,131,852 00	64,700 50
54 Ontario Threshermen's.....	482,300 00	36,234 94	32,199 57	500,000 00	50,000 00
55 Otter.....	8,505,506 00	193,857 91	220,897 27	2,869,269 00	74,339 65
56 Oxford.....	2,217,084 09	35,584 92	36,858 92	990,728 50	28,411 11
57 Peel County.....	24,791,826 50	685,771 55	662,354 96	9,441,322 00	298,889 00
58 Peel and Maryborough.....	11,452,250 00	257,231 45	251,629 72	3,965,098 00	99,464 50
59 Prescott Farmers.....	5,374,770 00	97,017 17	42,809 97	1,895,055 00	49,682 65
60 Puslinch.....	1,759,379 00	77,610 63	72,818 09	612,370 00	30,618 50
61 Saltfleet and Binbrook.....	5,390,390 00	103,847 37	87,776 88	1,415,155 00	40,259 50
62 Southold Farmers.....	3,395,219 00	†76,945 59	77,290 73	1,013,045 00	25,336 65
63 Townsend Farmers.....	3,328,303 00	†77,307 27	78,031 93	1,146,487 00	36,677 03
64 Usborne and Hibbert.....	11,572,805 00	298,713 50	364,502 82	3,479,540 00	103,099 70
65 Walpole Farmers.....	3,128,375 00	†140,137 85	163,216 28	815,455 00	40,508 60
66 Waterloo North.....	41,774,548 00	†935,743 76	968,889 00	13,128,155 00	353,074 70
67 Wawanosh West.....	14,716,764 00	†496,332 64	496,788 25	3,924,684 50	154,065 00
68 Western Farmers' Weather.....	18,439,229 00	299,547 02	486,548 08	6,035,275 00	121,734 50
69 Westminster Township.....	4,641,413 00	†123,932 39	133,533 88	1,884,502 00	56,535 06
70 Williams East.....	3,623,157 00	†88,998 08	84,773 94	1,412,630 00	41,901 90
71 Yarmouth.....	3,384,320 00	†69,394 15	71,317 20	1,187,870 00	32,922 85
Totals.....	575,223,194 08	13,603,948 25	14,512,424 87	197,221,645 14	5,824,848 92
CASH MUTUAL					
72 Economical.....	4,637,554 00	260,922 42	*1,552,541 52	2,440,422 00	116,580 75
73 Gore.....	3,474,185 30	192,183 80	*1,649,816 68	1,467,216 66	87,067 00
74 Perth.....	3,322,728 00	80,154 70	*1,114,384 18	1,536,901 00	44,879 40
75 Waterloo.....	4,342,073 00	149,450 55	*1,274,375 66	1,910,243 00	81,837 05
Totals.....	15,776,540 30	682,711 47	*5,591,118 04	7,354,782 66	330,364 20

*Does not include premium note residue.

†Includes net amount of 2nd and 3rd instalments of reinsurance premiums due to and from other companies.

NOTE.—See also pages 54, 55 and 56 for companies' 1933 loss ratios.

TABLE V.—LIFE INSURANCE—PREMIUM INCOME ON ONTARIO BUSINESS—1933

Company	NET CONTRACT PREMIUM INCOME			Net consideration for annuities	Totals
	Ordinary	Industrial	Group		
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Aetna.....	460,734 65		102,474 93	703 00	563,912 58
Canada.....	4,610,300 67		399,043 11	1,368,991 60	6,378,335 38
Capital.....	106,935 63				106,935 63
Commercial Union.....	536 69				536 69
Confederation.....	2,311,494 94		116,470 35	345,458 65	2,773,423 94
Continental.....	507,542 40		134 78	13,619 94	521,297 12
Crown.....	1,119,347 80		3,111 02	28,323 85	1,150,782 67
Dominion.....	1,894,323 01		5,499 38	155,180 19	2,055,002 58
Dominion of Canada General.....	114,480 41		1,523 48		116,003 89
Eaton, T.....	465,054 82				465,054 82
Empire.....	372,288 68			19,288 02	391,576 70
Excelsior.....	1,087,190 44	331 10		5,200 44	1,092,721 98
Great West.....	4,112,647 03		8,695 30	116,733 26	4,238,075 59
Imperial.....	3,107,999 62		19,561 61	141,264 00	3,268,825 23
Liverpool & London & Globe.....	1,325 06				1,325 06
London.....	4,944,155 88	3,530,403 54	232,971 79	507,098 97	9,214,630 18
London & Scottish.....	154,327 20				154,327 20
Manufacturers.....	3,303,876 89		43,642 75	223,996 40	3,571,516 04
Monarch.....	316,318 11			17,408 00	333,726 11
Montreal.....	188,316 99		47,134 42	7,500 00	242,951 41
Mutual Life & Citizens.....	124,071 90	175,481 53			299,553 43
National of Canada.....	409,026 05		2,723 35	96 69	411,846 09
North British & Mercantile.....	5,048 34				5,048 34
Northern.....	481,429 94		21,904 62	25,120 86	528,455 42
Occidental.....	42,033 25				42,033 25
Ontario Equitable.....	772,413 74			31,899 95	804,313 69
Phoenix Assurance.....	40,312 99				40,312 99
Prudential Assurance.....	115,935 11		541 75	2,489 72	118,966 58
Royal.....	193,120 83				193,120 83
Sauvegarde.....	73,754 83				73,754 83
Sovereign.....	122,345 23			18,492 15	140,837 38
Sun.....	7,993,070 53		553,720 65	1,030,585 82	9,577,377 00
Travelers of Hartford.....	788,205 71		125,285 41	5,823 87	919,314 99
Union Labor.....	2,714 59				2,714 59
United States.....	18,210 44			57 50	18,267 94
Western.....	7,790 39				7,790 39
MUTUAL					
Metropolitan.....	6,187,218 00	7,223,132 44	330,290 82	418,493 16	14,159,134 42
Mutual Relief.....	280,684 03			1,310 30	281,994 33
New York Life.....	1,706,167 27			115,641 04	1,821,808 31
Prudential.....	3,381,060 11	5,499,402 31	64,855 75	10,393 59	8,955,711 76
Royal Guardians.....	52,621 42	15,245 60			67,867 02
Standard.....	260,333 34			20,000 00	280,333 34
State.....	19,880 55				19,880 55
Union Mutual.....	13,563 28				13,563 28
OTHER					
Mutual of Canada.....	8,688,519 36		52,805 18	459,204 45	9,200,528 99
North American.....	1,932,545 87	18 36	18,899 96	107,636 33	2,059,100 52
Totals.....	62,891,274 02	16,444,014 88	2,151,290 41	5,198,011 75	86,684,591 06

TABLE VI—LIFE INSURANCE—DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO—1933

Companies	DEATH CLAIMS				Matured Endowments		Surrender Values		Dividends		Other Payments		Totals
	Ordinary	Industrial		Group										Totals
		\$	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	
JOINT STOCK													
Aetna.....	565,549 00	.....	95,300 00	660,849 00	26,161 00	259,437 42	24,326 12	22,875 00	.....	22,875 00	.....	993,648 54
Canada.....	1,766,948 82	.....	224,592 00	1,991,540 82	325,771 19	1,983,324 53	832,201 69	206,564 58	.....	206,564 58	.....	5,339,402 81
Capital.....	21,631 00	.....	.....	21,631 00	35,268 95	97,989 02	2,620 48	680 00	.....	680 00	.....	158,189 45
Commercial Union.....	.....	.....	.....	.....	.....	7,605 00	700 80	.....	.....	700 80	.....	8,305 80
Confederational.....	506,961 58	.....	60,230 76	567,192 34	231,618 74	957,185 07	443,607 74	127,833 85	.....	127,833 85	.....	2,327,437 74
Continental.....	123,465 97	.....	1,000 00	124,465 97	71,787 47	222,397 39	38,909 23	10,349 40	.....	10,349 40	.....	467,909 46
Crown.....	203,699 50	.....	3,000 00	206,699 50	68,428 21	479,827 86	88,136 86	5,583 75	.....	5,583 75	.....	848,676 18
Dominion.....	385,229 06	.....	6,500 00	391,729 06	151,835 00	767,384 92	337,899 55	29,141 68	.....	29,141 68	.....	1,677,990 21
Dominion of Canada General.....	13,021 00	.....	.....	13,021 00	.....	30,386 84	.....	630 00	.....	630 00	.....	44,037 84
Eaton, T.....	67,689 70	.....	.....	67,689 70	72,180 00	104,127 84	9,648 42	.....	.....	9,648 42	.....	253,645 96
Empire.....	63,017 54	.....	.....	63,017 54	21,000 00	93,121 60	4,069 21	16,006 50	.....	16,006 50	.....	197,214 85
Excelsior.....	242,783 20	902 00	.....	243,685 20	103,304 00	547,950 15	143,282 58	6,882 30	.....	6,882 30	.....	1,045,104 23
Great West.....	988,879 01	.....	28,515 13	1,017,394 14	169,636 70	2,208,871 55	909,728 27	107,492 14	.....	107,492 14	.....	4,498,122 80
Imperial.....	648,231 22	.....	10,500 00	658,731 22	236,908 00	1,575,972 87	509,082 83	24,981 67	.....	24,981 67	.....	3,005,676 59
Liverpool & London & Globe.....	642,177 28	378,364 95	130,695 32	1,151,237 55	729,292 35	2,369,242 56	836,592 37	96,089 62	.....	96,089 62	.....	5,182,454 45
London & Scottish.....	60,000 00	.....	.....	60,000 00	119,987 50	53,785 69	29,213 41	723 20	.....	723 20	.....	263,700 80
Manufacturers.....	755,961 20	.....	7,833 32	763,794 52	192,262 00	1,796,461 07	540,214 54	26,373 28	.....	26,373 28	.....	3,319,105 41
Monarch.....	34,961 55	.....	.....	34,961 55	10,000 00	147,491 26	22,049 98	27,097 92	.....	27,097 92	.....	241,600 71
Montreal.....	46,382 40	.....	19,999 00	66,381 40	31,087 00	112,465 60	13,090 46	762 51	.....	762 51	.....	223,786 97
Mutual Life & Citizens.....	43,865 61	16,173 71	.....	60,039 32	17,643 56	74,240 42	57,211 22	1,042 07	.....	1,042 07	.....	210,176 59
National of Canada.....	73,853 33	.....	.....	73,853 33	22,979 00	168,976 55	30,781 71	2,610 00	.....	2,610 00	.....	299,200 59
North British & Mercantile.....	.....	.....	11,200 00	139,575 19	56,542 00	2,167 00	.....	.....	.....	.....	.....	5,167 00
Northwestern.....	128,375 19	.....	.....	128,375 19	.....	207,753 75	55,854 32	2,678 05	.....	2,678 05	.....	462,403 31
Occidental.....	12,532 00	.....	.....	12,532 00	.....	2,131 48	886 93	1,278 81	.....	1,278 81	.....	16,829 22
Ontario Equitable.....	176,453 00	.....	10,302 00	186,755 00	40,500 00	274,543 94	.....	15,744 80	.....	15,744 80	.....	517,543 74
Phoenix Assurance.....	58,272 12	.....	.....	58,272 12	10,109 64	46,456 54	1,279 80	64 00	.....	64 00	.....	116,182 10
Prudential Assurance.....	1,000 00	.....	.....	1,000 00	.....	1,396 00	10,287 48	.....	.....	10,287 48	.....	12,683 48
Royal.....	64,107 00	.....	.....	64,107 00	17,204 00	194,105 15	19,134 06	428 62	.....	428 62	.....	294,978 83
Sauvegarde.....	11,500 00	.....	.....	11,500 00	4,500 00	52,486 16	5,608 36	620 00	.....	620 00	.....	74,094 52
Sovereign.....	14,432 00	.....	.....	14,432 00	9,000 00	65,984 09	17,879 34	.....	.....	17,879 34	.....	107,915 43
Sun.....	1,748,811 74	.....	353,128 33	2,101,940 07	607,779 21	3,430,407 32	1,830,639 95	367,481 08	.....	367,481 08	.....	8,338,247 63
Travelers of Hartford.....	215,325 52	.....	74,416 00	289,741 52	43,360 61	388,562 49	150 89	129,218 66	.....	129,218 66	.....	851,034 17
Union Labor.....	.....	.....	.....	.....	.....	96 40	.....	.....	.....	96 40	.....	96 40
United States.....	16,000 00	.....	.....	16,000 00	1,000 00	3,706 10	127 60	.....	.....	127 60	.....	20,833 70
Western.....	600 00	.....	.....	600 00	.....	140 00	.....	.....	.....	.....	.....	740 00
MUTUAL													
Metropolitan.....	1,241,833 00	765,547 80	220,459 00	2,227,839 80	634,821 22	5,749,545 26	1,895,903 15	352,450 94	.....	352,450 94	.....	10,860,560 37
Mutual Relief.....	210,350 67	.....	.....	210,350 67	.....	41,997 74	152 64	1,080 00	.....	1,080 00	.....	253,581 05
New York Life.....	902,719 43	.....	.....	902,719 43	60,100 00	678,302 20	414,669 46	79,458 29	.....	79,458 29	.....	2,135,249 29
Prudential Insurance.....	772,151 10	736,880 63	31,500 00	1,540,531 73	290,396 27	4,388,531 22	1,431,079 99	43,540 73	.....	43,540 73	.....	7,694,079 94
Royal Guardians.....	9,500 00	2,307 50	.....	11,807 50	8,250 00	30,276 36	1,390 50	.....	.....	1,390 50	.....	51,724 36
Standard.....	141,361 17	.....	.....	141,361 17	69,538 00	179,374 83	45,325 35	4,903 53	.....	4,903 53	.....	440,502 88
State.....	41,052 96	.....	.....	41,052 96	.....	8,909 24	2,299 36	2,507 25	.....	2,507 25	.....	54,768 81
Union Mutual.....	9,703 05	.....	.....	9,703 05	3,360 84	16,252 76	2,984 23	.....	.....	2,984 23	.....	32,300 88
OTHER													
Mutual of Canada.....	1,364,178 64	.....	41,720 41	1,405,899 05	959,856 49	2,596,640 54	2,176,398 21	40,510 73	.....	40,510 73	.....	7,179,305 02
North American.....	389,904 13	.....	3,833 00	393,737 13	162,699 00	844,628 70	459,456 61	12,623 02	.....	12,623 02	.....	1,873,144 46
Totals.....	14,784,470 69	1,900,176 59	1,334,724 27	18,019,371 55	5,619,167 95	33,262,640 48	13,329,875 70	1,768,379 56	.....	1,768,379 56	.....	71,999,435 24

Disbursements

Companies	Premiums (including dues)				Disbursements							
	Sick and Funeral Funds		General Fund	Other Funds	Total	Mortuary Funds		Sick and Funeral Funds	General Fund	Other Funds	Total	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Aid Association for Lutherans.....	3,553 14	144 91	1,508 77	37 02	5,243 84	600 61	75 00	2,520 17	10 00		3,295 78	
Alliance Nationale.....	9,437 75	1,323 57	2,383 11		13,144 43	10,181 60	1,418 51	1,784 83			13,385 00	
La Societe des Artistes Canadiens-Francais	18,337 46	3,660 54	4,802 30		27,400 08	24,677 00	5,409 68	3,491 12			33,577 80	
Canadian Order of Chosen Friends.....	38,884 82	4,395 28	8,751 96	238 68	193,703 38	227,507 85	8,497 80	2,292 65	963 36		239,261 66	
Catholic Mutual Benefit Association.....	11,873 61	284 81	3,003 80		41,173 43	38,305 97	140 71	2,036 76			40,447 84	
Civil Service Mutual Benefit Society.....	92,467 00				11,873 61	3,328 41		641 26			3,969 87	
Commercial Travellers Ass'n of Canada.....	162,181 69	37,816 57	14,621 10	2,273 92	92,467 00	125,556 36	26,101 41	11,510 83	1,389 42		125,556 02	
Foresters, Ancient Order of.....	476,996 21	32,014 47	33,758 79		542,769 47	518,161 74	30,384 45	70,346 58			198,555 02	
Foresters, Catholic Order of.....	71,594 30		10,548 52	3,114 34	85,257 16	72,151 69		5,153 32	60 00		618,892 77	
Foresters Independent Order of.....	477,916 11	38,977 02			516,893 13	1,127,455 20	36,120 71				77,365 01	
Grand Orange Lodge of British America.....			71,460 32		71,460 32			59,162 18			1,163,575 91	
Hamilton Firemen's Benefit Fund.....			23,566 64		23,566 64			822 32			59,162 18	
Hamilton Police Benefit Fund.....			18,001 53		18,001 53			474 95			11,182 44	
Jewish National Workers' Alliance.....	2,813 21	1,191 91	1,709 71		5,714 83			240 83			11,220 25	
Knights of Columbus.....	21,787 75		11,762 77		33,550 52	350 00	887 55	5,406 34			1,240 83	
London Police Benefit Fund Association.....				7,531 66	7,531 66			92 24			2,478 38	
Lutheran Brotherhood.....	863 00		1,815 18	21 62	2,699 80	253 10		1,017 10			16,366 34	
Lutheran Mutual Aid Society.....	2,279 88		4,489 20		2,769 08	53 07		319 38			8,956 80	
Macabees, The.....	99,324 18	3,181 83	24,180 15	1,205 34	127,891 50	87,969 16	3,773 60				1,852 20	
National Fraternal Society of the Deaf.....	2,300 76	806 50	755 08	85 74	3,947 68	250 00	1,125 00	340 64			91,242 76	
Oddfellows, Canadian Order of.....	21,601 35	94 54	6,342 60	1,750 50	29,788 99	39,367 98	86 00	14,680 16	1,044 35		1,715 64	
Ontario Commercial Travellers' Association.....	25,816 00				25,816 00	28,285 00		15,209 61			55,178 49	
Ottawa Firemen's Superannuation and Bene- fit Fund.....			22,459 00		22,459 00						43,494 61	
Ottawa Police Benefit Fund Association.....			27,683 56		27,683 56			1,851 70	2,649 84		4,501 54	
Royal Arcanum, Supreme Council of The.....	31,802 65		3,970 20	78 64	35,851 49	47,070 30		477 72	18,634 11		4,501 54	
Royal Clan, Order of Scottish Clans.....	2,565 75		240 15		2,805 90	500 00		1,082 39			19,111 83	
St. Joseph Union of Canada.....	59,702 14	10,316 93	18,321 74	459 93	88,800 74	52,057 06	7,921 44	105 00			48,152 69	
Sovereign National Benefit Society.....	1,390 99		130 99		3,278 08	597 50	1,717 50	42,116 95	54 20		605 00	
Sons of England Benefit Society.....	22,691 38	18,534 80		3,265 03	44,491 21	29,842 05	20,165 00	155 00			102,149 65	
Sons of Scotland Benevolent Association.....	60,058 68	652 00	8,929 21		69,639 89	71,845 45	353 29	1,158 03	180 81		3,628 03	
Stratford Municipal Benefit Fund.....			2,661 37		2,661 37			27,391 93			50,187 86	
Toronto Firemen's Benefit Fund.....			101,326 51		101,326 51	141 16		141 16	2,005 60		99,590 67	
Toronto Police Benefit Fund.....			150,620 91		150,620 91	1,562 40		1,562 40	60,165 01		2,146 76	
United Commercial Travellers of America.....	4,737 00		13,211 00		17,948 00	20,378 07		20,378 07	138,796 69		61,727 41	
Woodmen of the World, The Canadian.....	155,501 32	9,338 07	24,251 24	956 12	190,048 75	92,813 44	3,412 23	26,079 48	8,351 02		159,174 76	
Women's Benefit Association.....	5,985 50		3,106 73	320 15	9,412 38	957 50		5,259 26	1,03 25		8,351 02	
Totals.....	2,060,643 87	164,127 25	261,580 62	381,231 41	2,807,583 15	2,770,933 30	147,589 88	325,138 33	267,088 42		3,510,749 93	

TABLE IX—FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ONTARIO—1933

Companies	Number at end of 1932		Additions				Deductions				At end of 1933	
	No.	Amount \$	New Issued		Other Additions		Ceased by Death		Ceased by maturity		Other Deductions	
			No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
Aid Association for Lutherans.....	128	161,112 00	62	91,750 00	5	4,010 00	4	3,000 00	4	6,500 00	1	1,000 00
Alliance Nationale.....	568	451,262 55	20	24,940 00	19	11,877 00	47	34,084 00	18	17,244 00	88	89,892 49
Ancient Order of Foresters.....	5,257	3,526,622 00	2,268	1,148,408 00	12	6,910 00	26	22,300 00	1	1,000 00	1,162	422,556 00
Artisans Canadiens-Francais.....	1,660	1,442,744 00	29	23,500 00	22	21,500 00	219	201,617 00	.....	.....	1,069	226,614 00
Canadian Order of Chosen Friends.....	8,624	7,179,578 50	106	88,760 00	163	139,366 00	533	486,835 54	.....	.....	1,473	875,826 00
Canadian Order of Foresters.....	21,599	20,347,675 87	500	466,000 00	742	741,000 00	42	28,435 00	.....	.....	1,435	1,655,129 61
Canadian Order of Oddfellows.....	1,397	963,720 50	42	26,750 00	7	6,990 00	74	81,795 00	.....	.....	196	109,780 00
Canadian Woodmen of the World.....	3,624	3,293,740 00	83	93,500 00	10	11,500 00	87	82,116 44	.....	.....	117	218,963 00
Catholic Order of Foresters.....	4,421	3,821,500 34	78	61,500 00	86	103,924 76	38	41,318 04	3	4,640 00	147	92,334 00
Catholic Mutual Benefit Association.....	1,359	1,569,281 54	78	41,860 00	.....	750 00	6	1,965 00	.....	.....	125	179,179 77
Civil Service Mutual Benefit Society.....	1,349	621,894 00	456	.....	.....	.....	173	.....	.....	.....	1,257	6,233 00
Com. Travellers Association of Canada.....	9,960	.....	1,536	1,063,200 00	1,506	1,400,651 00	663	723,059 00	85	24,618 00	4,157	3,861,835 00
Independent Order of Foresters.....	31,891	31,107,100 00	26	8,150 00	16	3,500 00	2	500 00	.....	.....	94	29,750 00
Jewish National Workers Alliance.....	391	143,600 00	103	135,000 00	26	31,000 00	11	11,900 00	251	278,000 00	1,811	2,251,569 00
Knights of Columbus.....	1,955	2,366,789 00	55	83,000 00	1	3,000 00	.....	.....	.....	.....	60	104,500 00
Lutheran Brotherhood.....	18	36,500 00	2	2,000 00	3	3,089 49	83	90,213 17	2	3,000 00	72	20,000 00
Lutheran Mutual Aid Society.....	129	99,642 00	1,231	524,500 00	398	240,329 00	.....	.....	.....	.....	1,506	871,070 35
Maccabees, The.....	4,178	3,528,336 00	21	7,750 00	.....	.....	45	26,059 00	.....	.....	7	70,224 00
National Fraternal Society of the Deaf.....	185	162,919 00	73	13,612 00	.....	40,654 00	39	4,500 00	.....	.....	190	89,983 00
Ontario Commercial Travellers Ass'n.....	2,693	1,609,868 00	110	133,550 00	10	43,500 00	25	45,704 13	108	148,705 87	2531	1,548,082 00
Orange Grand Lodge of British America.....	2,399	2,628,405 80	1	1,000 00	48	43,500 00	.....	.....	.....	.....	25	101,441 00
Royal Arcanum, Supreme Council.....	860	1,248,181 00	15	6,000 00	3	2,500 00	1	500 00	.....	.....	18	97,935 00
Royal Clan, Order of Scottish Clans.....	154	89,735 00	.....	.....	.....	.....	.....	.....	.....	.....	19	14,570 00
Slovene National Benefit Society.....	884	69,000 00	18	14,350 00	24	6,492 00	23	24,433 00	49	14,650 00	.....	53,350 00
Sons of England Benefit Society.....	854	71,879 50	385	246,533 00	27	16,830 00	89	81,098 00	.....	.....	55	45,374 00
Sons of Scotland Benevolent Ass'n.....	4,826	2,995,500 00	207	221,900 00	14	11,516 00	60	49,225 00	.....	.....	770	332,273 00
St. Joseph Union of Canada.....	4,092	3,664,301 00	110	122,000 00	.....	.....	2	665 50	.....	.....	272	332,431 00
Women's Benefit Association.....	417	353,239 50	.....	.....	.....	.....	.....	.....	.....	.....	93	133,551 32
Totals.....	114,853	94,236,127 10	7,613	4,649,413 00	3,149	2,868,389 25	2,303	2,079,552 82	521	498,357 87	13,058	9,782,695 44
											109,733	89,393,323 22

†Amounts cannot be conveniently given as full benefits are applicable only to members who have completed fifteen years of continuous membership.

TABLE X—EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ONTARIO—1933

Companies	Number at end of 1932	Number New Issued	Number Revived	Termin- ated by Death	Termin- ated by Lapse	Number at end of 1933
Aid Association for Lutherans.....	23	2	.....	.....	2	23
Alliance Nationale.....	183	9	6	2	42	154
Artisans Canadiens-Français.....	1,025	10	10	19	159	867
Canadian Order of Chosen Friends.....	1,571	12	79	27	194	1,441
Canadian Order of Foresters.....	9,946	131	395	120	1,101	9,251
Canadian Woodmen of the World.....	544	6	3	5	79	469
Catholic Mutual Benefit Association.....	44	.....	2	.....	7	39
Jewish National Workers Alliance.....	263	26	12	2	68	231
London Police Benefit Association.....	64	2	.....	1	2	63
Maccabees, The.....	471	49	31	2	173	376
Order of United Commercial Travellers of America.....	1,171	57	22	5	207	1,038
Sons of England Benefit Society.....	9,977	256	.....	156	713	9,364
Sons of Scotland Benevolent Association...	241	18	2	3	34	224
St. Joseph Union of Canada.....	3,128	364	25	37	611	2,869
Totals.....	28,651	942	587	379	3,392	26,409

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1933

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK						
Acadia Fire.....	\$ 89,889 75	\$ 33,481 24	\$ 56,408 51	\$ 55,505 96	\$ 33,699 24	60.71
Aetna.....	153,559 39	1,484 96	152,074 43	144,210 97	145,845 99	101.13
Agricultural.....	28,186 88	6,849 13	21,337 75	21,277 22	3,720 90	17.50
Alliance Assurance.....	125,841 45	7,043 88	118,797 57	118,716 89	57,851 73	48.73
Alliance Insurance.....	46,532 18	5,935 95	40,596 23	33,074 26	20,632 36	62.40
American Alliance.....	33,116 36	24,439 87	8,676 49	15,511 58	4,696 11	30.27
American Central.....	49,169 43	25,197 77	23,971 66	23,485 12	12,400 78	52.80
American Equitable.....	54,316 49	1,973 14	52,343 35	42,905 90	20,367 34	47.46
American Home Fire.....	23,501 05	1,782 04	21,719 01	27,364 70	20,637 63	75.42
American Insurance.....	35,464 19	10,309 33	25,154 86	22,681 19	7,043 50	31.05
American Surety.....						
Anglo-Scottish.....	142,719 40	85,617 42	57,101 98	50,465 41	25,435 81	50.40
Atlas Assurance.....	193,476 61	28,383 41	165,093 20	186,530 50	72,213 45	38.71
Automobile Insurance.....	1,428 84	384 49	1,044 35	709 76	11 88	1.67
Baloise Fire.....	42,169 45	1,096 27	41,073 18	42,090 18	24,221 52	57.55
Beaver Fire.....	8,834 60	5,285 66	3,548 94	4,777 89	1,252 11	26.21
Bee Fire.....	54,992 14	605 16	54,386 98	30,636 19	8,286 07	27.05
Boston Insurance.....	12,453 72	889 64	11,564 08	10,929 25	6,758 56	61.84
British America.....	197,886 43	32,849 24	165,037 19	174,799 33	91,990 44	52.63
British Canadian.....	19,560 23	1,615 67	17,944 56	21,962 95	7,663 96	34.89
British Colonial.....	29,136 09	4,589 78	24,547 31	22,550 61	22,772 73	100.98
British Crown.....	117,213 01	3,761 38	113,451 63	125,239 19	99,143 83	79.16
British Empire.....	31,874 04	3,490 35	28,383 69	33,635 43	12,488 16	37.13
British & European.....	28,915 24	14,532 24	14,383 00	14,660 82	7,567 86	51.62
British General.....	54,700 91	30,729 27	23,971 64	29,344 26	13,862 69	47.17
British Law.....	37,268 43	14,585 78	22,682 65	27,245 62	17,264 04	63.36
British Northwestern.....	119,020 42	52,876 18	66,144 24	67,169 12	45,183 41	67.27
British Oak.....	32,811 79	841 73	31,970 06	28,549 98	21,697 97	75.99
British Traders.....	89,321 08	17,071 12	72,249 96	74,884 00	45,846 71	61.22
Caledonian American.....	16,956 07	4,780 24	12,175 83	12,966 45	6,502 18	50.15
Caledonian Insurance.....	129,357 13	10,783 78	118,573 35	127,082 64	83,229 99	65.49
California Insurance.....	60,572 35	46,189 35	14,383 00	31,512 27	19,439 83	61.69
Camden Fire.....	18,546 26	2,985 48	15,560 78	13,611 39	11,004 98	80.85
Canada Accident & Fire.....	127,321 09	69,789 00	57,532 00	77,189 19	35,818 17	46.40
Canada Security.....	66,834 06	24,528 51	42,305 55	43,308 93	17,689 01	40.84
Canadian Fire.....	113,691 05	2,535 21	111,155 84	115,394 46	48,358 12	41.90
Canadian General.....	97,923 89	13,582 83	84,341 06	86,859 95	43,563 55	50.15
Canadian Indemnity.....	39,128 07	1,005 90	38,122 17	34,724 29	16,292 93	46.92
Canadian Surety.....	40,828 11	18,497 78	22,330 33	19,439 77	12,573 82	64.68
Car & General.....	25,914 29	3,853 02	22,061 27	21,238 67	6,258 61	29.46
Casualty Co. of Canada.....	29,467 34	862 26	28,605 08	28,851 30	18,724 37	64.90
Central Insurance.....	59,929 74	18,822 49	41,107 25	40,832 12	19,947 29	48.85
Central Union.....	12,540 78	7,802 41	4,738 37	4,260 71	1,794 02	42.11
Century Insurance.....	187,267 03	144,586 91	42,680 12	63,725 59	55,781 08	87.53
China Fire.....	12,835 37	1,025 00	11,810 28	12,040 85	2,643 39	21.95
Citizens Insurance of New Jersey.....	17,338 24	12,407 65	4,930 59	5,368 55	1,263 20	23.53
*City of New York Insurance.....	5,591 75	5,591 75				
Columbia Insurance.....	58,972 03	40,181 19	18,790 84	18,645 16	11,218 96	60.17
Commercial Union Assurance.....	587,241 38	345,124 43	242,116 95	235,727 40	124,500 16	52.82
Connecticut Fire.....	77,778 47	34,935 77	42,842 70	48,793 98	30,390 34	62.28
Consolidated Fire & Casualty.....	64,864 66	10,026 27	54,838 39	54,145 92	25,614 95	47.30
Continental Insurance.....	104,190 05	10,303 29	93,886 76	101,112 24	43,731 85	43.25
Cornhill Insurance.....	60,677 48	7,490 93	53,186 55	57,810 22	32,333 42	55.93
County Fire of Philadelphia.....	46,130 90	43,961 78	2,169 12	2,209 95	1,174 03	53.12
Dominion of Canada General.....	187,658 01	19,843 21	167,814 80	173,974 81	74,124 87	42.61
Dominion Fire.....	213,898 24	38,593 34	175,304 90	182,708 89	70,280 74	38.47
Eagle, Star & British Dominions.....	138,819 42	6,094 29	132,725 13	134,629 38	58,252 53	43.27
Employers' Liability.....	246,411 53	26,520 48	219,891 05	236,995 33	88,940 33	37.52
Ensign Insurance.....	32,674 56	3,430 35	29,244 21	29,593 54	8,310 08	28.08
Equitable Fire & Marine.....	26,363 64	17,795 10	8,568 54	9,755 36	6,106 25	62.60
Essex & Suffolk Equitable.....	49,255 42	26,917 68	22,337 74	23,230 16	8,702 09	37.46
Federal Fire.....	258,875 16	75,848 59	183,026 57	184,186 40	89,750 71	48.72
Federal Insurance.....						
Fidelity-Phenix.....	113,469 49	8,661 64	104,807 85	115,563 25	56,644 70	49.01
Fire Assurance of Philadelphia.....	29,104 75	9,053 73	20,051 02	22,298 27	5,711 64	25.61
Fire Insurance of Canada.....	208,394 12	1,605 46	206,788 66	217,685 99	112,347 63	51.61
Firemen's Fund.....	68,316 37	9,365 23	58,951 14	63,313 69	19,519 80	30.83
Firemen's Insurance of Newark.....	37,023 86	— 31 40	37,055 26	37,468 34	14,487 09	38.66
First American Fire.....	11,435 27	1,158 50	10,276 77	11,114 90	6,460 69	58.12
First National of America.....	6,496 44	6,496 44				
Fonciere Fire of Paris, France.....	17,228 65	4,373 80	12,854 85	15,551 10	3,464 18	22.28
*Franklin Fire of Philadelphia.....	28,128 80	28,128 80				
General Accident of Canada.....	57,895 51	7,635 85	50,259 66	54,145 43	23,144 56	42.74
General Accident, Fire & Life.....	168,701 44	24,126 70	144,574 74	149,608 63	62,286 79	41.63
General Fire of Paris, France.....	48,020 85	13,885 51	34,135 34	36,074 96	18,020 24	49.95
General Insurance of America.....	22,606 94	120 06	22,486 88	25,761 76	29,947 92	116.24
Girard Fire & Marine.....	14,879 70	40 73	14,838 97	13,727 99	3,853 55	28.07
Glens Falls.....	43,883 91	7,046 27	36,837 64	35,616 65	27,413 98	76.97
Globe Indemnity of Canada.....	122,100 60	70,716 53	51,384 07	48,125 33	24,934 10	51.81
Grain Insurance & Guarantee.....	68 66	58 66	10 00	16 23		
Granite State Fire.....	7,114 54	1,605 48	5,509 06	6,117 44	3,781 91	61.82
Great American.....	117,888 16	18,713 65	99,174 51	104,004 39	52,848 47	50.81

*Reinsured with Home Insurance Co. of New York.

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1933—*Continued*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$	\$	\$	\$	\$	
Guardian Assurance.....	247,343 c.	18,833 61	228,509 c5	257,931 07	106,580 47	41.32
Guardian Insurance.....	54,028 72	14,173 63	39,855 09	42,371 99	18,048 02	42.60
Guildhall.....	38,273 13	17,818 11	20,455 02	23,842 59	9,212 55	38.64
Halifax Fire.....	64,940 01	5,473 33	59,466 68	60,513 73	15,664 62	25.88
Hand-in-Hand.....	47,997 81	1,373 85	46,623 96	50,463 78	44,960 69	89.09
Hanover Fire.....	40,627 15	9,362 98	31,264 17	43,093 31	28,104 26	65.22
Hartford Fire.....	289,478 07	8,447 22	281,030 85	287,804 13	101,061 64	35.11
Home Fire & Marine.....	30,793 63	344 98	30,448 65	29,523 78	15,210 66	51.52
Home Insurance.....	255,748 07	5,152 55	250,595 52	279,858 36	223,701 14	79.93
*Homestead.....	23,413 82	23,413 82				
Hudson Bay.....	138,560 05	74,087 71	64,472 34	64,607 59	31,279 96	48.41
Imperial Assurance.....	88,726 19	51,144 50	37,581 69	37,270 59	22,437 92	60.20
Imperial Guarantee & Accident.....	24,387 69	6,439 38	17,948 31	17,578 28	2,644 09	15.04
Imperial Insurance Office.....	75,946 05	6,119 82	69,826 23	69,158 19	50,983 47	73.72
Insurance Co. of North America.....	179,567 32	19,524 72	160,042 60	153,208 23	49,095 64	32.04
Insurance Co. of Pennsylvania.....	10,207 46	2,875 66	7,331 80	17,448 13	12,199 17	69.92
Law, Union & Rock.....	89,746 43	7,793 27	81,953 16	83,367 58	49,187 89	59.00
Legal & General.....	52,180 79	4,934 81	47,245 98	51,504 28	38,556 45	74.86
Lincoln Fire.....	6,089 30		6,089 30	11,475 14	6,863 95	59.81
Liverpool & London & Globe.....	1,001,786 68	626,789 58	374,997 10	404,628 23	214,542 26	53.02
Liverpool-Manitoba.....	214,896 97	132,682 46	82,214 51	80,790 54	39,894 53	49.38
Local Government Guarantee.....	8,595 70	2,890 52	5,705 18	7,882 44	3,626 48	46.00
London Assurance.....	146,642 50	17,936 28	128,706 22	131,000 78	56,310 42	42.98
London-Canada.....	124,042 39	33,062 62	90,979 77	95,296 14	59,071 13	61.98
London & County.....	12,358 54	887 28	11,471 26	9,465 44	2,961 02	31.28
London Guarantee & Accident.....	96,832 37	59,250 68	37,581 69	37,286 36	22,437 92	60.18
London & Lancashire Guarantee & Accident of Canada.....	22,167 16	12,837 24	9,329 92	10,087 03	3,648 55	36.17
London & Lancashire.....	477,251 18	57,095 17	420,156 01	436,183 10	239,359 39	54.88
London & Provincial Marine & Gen.....	14,577 03	1,278 85	13,298 18	13,338 85	3,268 34	24.50
London & Scottish.....	30,127 75	7,549 24	22,578 51	23,391 27	11,153 09	47.68
Lumbermen's Insurance.....	49,488 42		49,488 42	47,706 95	22,373 10	46.89
Marine.....						
Maryland.....	9,560 80	774 55	8,786 25	9,862 22	17,995 00	182.47
Mercantile Fire.....	105,728 30	53,761 06	51,967 24	52,348 10	21,199 33	40.50
Merchants Fire of New York.....	80,554 86		80,554 86	87,945 48	34,297 53	39.00
Merchants Fire.....	170,209 60	6,232 97	163,976 63	180,001 75	99,686 24	55.38
Merchants & Manufacturers.....	71,527 48	10,616 82	60,910 66	57,317 54	47,875 73	83.52
Merchants Marine.....	58,730 85	10,241 05	48,489 80	51,497 86	23,009 40	44.68
Mercury Insurance.....	21,520 11	3,030 44	18,489 67	23,373 01	15,388 03	65.84
Michigan Fire & Marine.....	12,551 95	6,268 93	6,283 02	9,051 68	5,070 31	56.00
Motor Union.....	28,843 47	3,380 90	25,462 57	26,843 11	10,129 22	37.73
National-Ben Franklin.....	86,476 13	623 12	85,853 01	91,470 25	30,499 10	33.34
National Fire of Hartford.....	66,377 45	4,036 75	62,340 70	73,651 88	65,011 49	88.27
*National Liberty.....	3,782 83	3,782 83				
National-Liverpool.....	93,583 21	52,475 96	41,107 25	31,315 78	9,947 29	63.70
National Provincial.....	34,134 18	7,857 34	26,276 84	27,540 97	12,372 26	44.92
National Union Fire.....	51,575 42	2,118 14	49,457 28	60,874 88	28,025 11	46.04
Nationale Fire of Paris.....	113,518 94	2,448 36	111,070 58	117,848 21	64,483 46	54.71
Newark Fire.....	79,655 04	34,836 93	44,818 11	40,631 74	21,523 51	52.97
*New Brunswick.....	32,079 51	32,079 51				
New Hampshire Fire.....	45,229 08	7,808 23	37,420 85	38,861 56	26,032 72	66.98
New Jersey.....	14,991 71	12 30	14,979 41	14,529 38	6,413 83	44.14
New York.....	34,229 61	1,810 41	32,419 20	27,138 04	10,102 08	37.22
New York Underwriters.....	113,457 68	100,747 14	12,710 54	13,758 32	2,295 63	16.68
Niagara Fire.....	68,949 32	6,079 03	62,870 29	75,081 09	31,611 91	42.10
North British & Mercantile.....	308,363 78	39,024 64	269,339 14	284,086 06	134,273 20	47.26
North Empire.....	77,420 58	39,838 89	37,581 69	37,286 37	22,437 92	60.17
North River.....	37,426 26	2,555 19	34,871 07	36,713 80	11,634 64	31.69
North West Fire.....	44,678 88	20,707 22	23,971 66	25,982 12	17,094 42	65.79
Northern Assurance.....	180,225 30	14,625 16	165,600 14	197,972 60	108,569 51	54.84
Northwestern National.....	83,356 03	1,064 93	82,291 10	88,946 02	26,868 96	30.21
Norwich Union.....	369,401 09	31,966 80	337,434 29	344,131 87	124,728 02	36.24
Occidental Fire.....	56,497 56	10,217 60	46,279 96	52,388 97	21,974 32	41.94
Ocean Accident & Guarantee.....	147,208 22	13,689 42	133,518 80	139,206 60	39,458 64	28.34
Pacific Coast Fire.....	142,415 22	84,436 39	57,978 83	55,788 13	31,968 03	57.30
Pacific Fire.....	114,518 48		114,518 48	107,592 82	36,616 90	34.03
Palatine Insurance.....	123,757 91	56,637 35	67,120 56	62,326 03	35,588 12	57.10
Patriotic Association.....	41,360 48	5,631 09	35,729 39	40,534 87	14,658 73	36.16
Pearl Assurance.....	119,605 46	10,119 42	109,486 04	99,945 46	23,531 67	23.54
Phenix Fire of Paris, France.....	46,763 28	15,144 81	31,618 47	32,154 99	18,822 15	58.53
Philadelphia Fire & Marine.....	10,301 75	2,364 13	7,937 62	6,650 89	310 07	4.66
Phoenix Assurance.....	480,806 94	252,181 35	228,625 59	264,159 75	212,347 78	80.38
Phoenix Insurance.....	143,770 39	72,773 91	70,996 48	80,873 80	50,448 71	62.38
Pilot Insurance.....	32,919 25	12,903 02	20,016 23	16,245 57	14,530 36	88.33
Pioneer.....	54,582 85	18,416 37	36,166 48	39,000 70	17,577 19	45.07
Planet Assurance.....	36,480 48	11,499 42	24,981 06	26,192 21	7,703 87	29.41
Providence Fire of Paris, France.....	13,637 96	922 21	12,715 75	9,050 90	4,118 24	45.45
Providence Washington.....	22,934 09	5,157 74	17,776 35	21,102 27	13,071 36	61.94
Provident Assurance.....	67,300 16	9,225 35	58,074 81	75,937 77	48,526 12	63.90
Provincial Insurance.....	72,341 10	8,541 22	63,799 88	66,984 85	38,063 34	56.82

*Reinsured with Home Insurance Co. of New York.

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1933—*Continued*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$	c.	\$	c.	\$	c.
Prudential Assurance.....	286,717	11	87,935	22	198,781	89
Quebec Fire.....	53,494	64	19,695	79	33,798	85
Queen City.....	78,305	33	1,098	24	77,207	09
Queen Insurance.....	315,620	13	130,731	25	184,888	88
Railway Passengers.....	18,201	44	2,931	24	15,270	20
Reliance Insurance.....	20,488	35	4,810	50	15,677	85
Rhode Island.....	9,041	80	848	97	8,192	83
Royal Exchange.....	205,452	32	33,014	42	172,437	90
Royal Insurance.....	1,180,507	78	585,320	15	595,187	63
Royal Scottish.....	62,619	64	13,724	64	48,895	00
St. Paul Fire & Marine.....	67,784	25	11,711	98	56,072	27
Scottish Canadian.....	43,246	10	5,004	61	38,241	49
Scottish Metropolitan.....	84,739	13	13,649	29	71,089	84
Scottish Union & National.....	101,542	79	3,073	20	98,469	59
Sea Insurance.....	49,056	15	3,930	30	45,125	85
Security Insurance of New Haven.....	29,857	90	7,736	32	22,121	58
Sentinel Fire.....	19,590	00	18,019	25	1,570	75
Southern Insurance.....	55,991	45	16,165	03	39,826	42
Springfield Fire & Marine.....	92,299	94	26,918	56	65,381	38
State Assurance.....	19,477	36	4,172	71	15,304	65
Sun Insurance Office.....	260,387	65	20,682	64	239,705	01
Sussex Fire.....	9,533	44	567	23	8,966	21
Tokio Marine & Fire.....	—	15	—	15	—	15
Toronto General.....	98,629	90	13,713	77	84,916	13
Trans-Canada.....	28,856	10	743	47	28,113	63
Travelers Fire.....	42,919	09	27	13	42,891	96
Union Assurance.....	237,683	69	141,797	03	95,886	66
Union Fire Accident & General.....	34,729	21	1,434	19	33,295	02
Union Insurance of Canton.....	85,166	36	13,185	99	71,980	37
Union Marine & General.....	70,047	29	32,606	80	37,440	49
United British.....	28,745	92	3,238	11	25,507	81
United Firemen's.....	27,923	40	9,132	56	18,790	84
United States Fire.....	120,346	35	3,320	12	117,026	23
Urbane Fire.....	28,057	02	290	50	27,766	52
Wellington Fire.....	279,459	05	92,966	10	186,492	95
Westchester Fire.....	31,644	48	12,836	03	18,808	45
Western Assurance.....	343,363	29	79,643	77	263,719	52
Westminster Fire Office.....	21,290	69	21,290	69	—	—
World Fire & Marine.....	34,150	27	928	18	33,222	09
World Marine & General.....	39,713	98	5,741	94	33,972	04
Yorkshire Insurance.....	106,429	71	5,016	71	101,413	00
Totals.....	19,097,045	30	5,497,055	09	13,599,990	21
†FARMERS' MUTUALS						
Algoma.....	12,369	36	509	30	11,860	06
Amherst Island.....	1,353	69	—	—	1,353	69
Ayr.....	25,868	81	1,026	90	24,841	91
Bay of Quinte.....	26,765	02	1,144	92	25,620	10
Bertie & Willoughby.....	18,210	37	1,295	44	16,914	93
Blanshard.....	11,129	05	1,241	00	9,888	05
Blenheim, North.....	11,084	07	1,005	71	10,078	36
Brant County.....	20,927	39	1,831	53	19,095	86
Canadian Millers.....	15,262	85	—	—	15,262	85
Caradoc Farmers'.....	11,764	89	382	03	11,382	86
Clinton.....	15,421	93	168	00	15,253	93
Culross.....	7,215	75	408	63	6,807	12
Dereham & W. Oxford.....	†32,703	20	3,299	20	29,404	00
Dorchester, N & S.....	23,846	82	3,273	73	20,573	09
Downie.....	9,750	64	944	49	8,806	15
Dufferin Farmers'.....	28,447	06	2,596	71	25,850	35
Dumfries, N. & Waterloo S.....	†68,565	35	2,431	57	66,133	78
Dunwich.....	14,015	19	164	50	13,850	69
Easthope, South.....	21,119	67	—	—	21,119	67
Ekfrid.....	†33,132	83	407	74	32,725	09
Elma.....	†40,022	70	—	—	40,022	70
Eramosa.....	7,863	80	1,850	30	6,013	50
Erie.....	13,997	70	1,753	66	12,244	04
Farmers' Central.....	166,697	58	15,650	62	151,046	96
Farmers' Union.....	61,093	10	3,134	08	57,959	02
Formosa.....	42,948	93	6,657	63	36,291	30
Germania.....	28,221	41	4,412	55	23,808	86
Glenagarry.....	26,429	89	1,518	89	24,910	00
Grand River.....	†24,148	18	336	00	23,812	18
Grenville Patron.....	45,885	41	—	—	45,885	41
Grey & Bruce.....	†41,353	86	2,850	76	38,503	10
Guelph Township.....	3,106	02	368	45	2,737	57
Totals.....	19,162,581	82	7,162,581	82	14,216,963	32

†In these companies, "Premiums Written" consists of cash payments or instalments thereof levied, reinsurance premiums written, and assessments levied.

†Includes 1933 assessment.

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1933—*Continued*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
†FARMERS' MUTUAL	\$	\$	\$	\$	\$	
Halton Union.....	28,655 30	3,934 65	24,720 65	27,180 78	29,566 95	108.78
Hamilton Township.....	18,296 47	1,311 76	16,984 71	17,709 79	10,180 88	57.49
Hay Township.....	11,819 19	.....	11,819 19	13,123 15	9,187 34	70.01
Hopewell Creek.....	2,981 71	368 86	2,612 85	2,568 93	4,166 00	162.17
Howard.....	31,349 12	854 47	30,494 65	30,010 45	25,386 93	84.59
Howick.....	51,927 20	7,912 44	44,014 76	47,023 63	44,323 39	94.26
Kent & Essex.....	62,247 55	694 47	61,553 08	67,603 39	61,329 99	90.72
Lambton.....	38,393 55	665 00	37,728 55	46,694 93	29,676 48	63.55
Lanark County.....	75,820 93	2,438 85	73,382 08	76,854 61	57,135 38	74.32
Lennox & Addington.....	15,132 94	535 31	14,597 63	15,024 55	4,777 66	31.80
Lobo.....	7,400 42	256 80	7,143 62	7,289 42	9,991 80	137.07
London Township.....	9,979 84	241 50	9,738 34	13,586 43	22,020 30	162.08
McGillivray.....	3,435 50	179 40	3,256 10	3,178 44	4,874 96	153.38
McKillop.....	21,410 62	1,398 88	20,011 74	20,215 60	12,740 35	63.02
Maple Leaf.....	60,000 29	3,497 35	56,502 94	55,766 23	52,418 62	94.00
Nissouri.....	23,681 87	908 57	22,773 30	23,149 00	25,247 00	109.06
Norfolk.....	†25,863 08	405 05	25,458 03	26,107 92	16,934 95	64.87
North Kent.....	15,506 04	143 00	15,363 04	17,313 07	8,008 27	46.26
Oneida.....	5,059 47	369 60	4,689 87	4,710 04	7,801 89	165.64
Ontario Threshermen's.....	12,199 03	.....	12,199 03	13,435 29	8,353 42	62.18
Otter.....	27,628 41	2,374 63	25,253 78	25,912 86	31,569 08	121.83
Oxford.....	7,514 74	1,388 18	6,126 56	6,897 06	7,650 45	110.92
Peel County.....	79,114 30	7,879 80	71,234 50	68,964 85	62,632 36	90.81
Peel & Maryborough.....	35,469 39	4,912 11	30,557 28	30,592 75	16,812 49	54.96
Prescott.....	19,871 02	6 16	19,864 86	21,421 18	28,321 72	132.21
Puslinch.....	4,070 35	.....	4,070 35	5,055 75	8,405 95	166.36
Saltfleet & Binbrook.....	10,041 61	1,002 20	9,039 41	13,558 03	18,105 49	133.54
Southwold.....	13,247 25	1,166 29	12,080 96	11,500 99	6,329 76	55.04
Townsend.....	11,027 64	312 25	10,715 39	10,661 68	11,197 44	105.02
Usborne & Hibbert.....	20,532 05	.....	20,532 05	18,924 39	7,926 72	41.89
Walpole.....	9,800 65	481 20	9,319 45	9,302 65	1,231 26	13.24
Waterloo North.....	109,579 78	3,205 15	106,374 63	101,746 07	100,852 52	99.22
Wawanosh West.....	44,671 69	636 10	44,035 59	45,478 36	35,126 64	77.24
Westminster Township.....	12,849 21	835 43	12,013 78	11,894 42	14,538 16	122.23
Williams East.....	11,742 98	164 50	11,578 48	11,046 53	12,599 50	114.06
Yarmouth.....	†20,871 32	1,043 75	19,827 57	20,043 93	20,749 79	103.52
Totals.....	1,869,915 03	112,188 05	1,757,726 98	1,811,993 49	1,475,427 12	*81.43
ASSOCIATED NEW ENGLAND FACTORY MUTUALS						
American Mutual Fire Ins. Co., Providence, R.I.....	24,238 60	.....	24,238 60	26,431 08	3,944 64	14.92
Arkwright Mutual Fire Ins. Co., Boston, Mass.....	77,372 55	.....	77,372 55	60,540 07	2,175 57	3.59
Blackstone Mutual Fire Ins. Co., Providence, R.I.....	48,164 13	.....	48,164 13	47,998 33	5,094 78	10.61
Boston Mfrs. Mutual Fire Ins. Co., Boston, Mass.....	94,729 52	.....	94,729 52	82,024 19	2,435 22	2.96
Cotton & Woollen Mfrs. Mutual, Boston, Mass.....	23,549 65	.....	23,549 65	20,196 52	950 97	4.71
Enterprise Mutual Fire Ins. Co., Providence, R.I.....	24,238 60	.....	24,238 60	26,431 06	3,944 64	14.92
Fall River Mutual Fire Ins. Co., Fall River, Mass.....	30,660 65	.....	30,660 65	28,646 46	1,439 56	5.03
Firemen's Mutual Insurance Co., Providence, R.I.....	70,621 74	.....	70,621 74	72,039 50	7,067 77	9.81
Hope Mutual Fire Insurance Co., Providence, R.I.....	23,064 90	.....	23,064 90	21,827 29	1,758 23	8.06
Industrial Mutual Fire Ins. Co., Boston, Mass.....	11,762 85	.....	11,762 85	10,189 44	469 12	4.60
Keystone Mutual Fire Ins. Co., Philadelphia, Pa.....	7,975 58	.....	7,975 58	7,024 37	335 06	4.77
Manton Mutual Fire Insurance Co., Philadelphia, Pa.....	7,756 77	.....	7,756 77	6,864 19	378 61	5.51
Manufacturers Mutual Fire Ins. Co., Providence, R.I.....	40,397 67	.....	40,397 67	44,051 80	6,574 40	14.92
Mechanics Mutual Fire Ins. Co., Providence, R.I.....	24,238 59	.....	24,238 59	26,431 08	3,944 64	14.92
Mercantile Mutual Fire Ins. Co., Providence, R.I.....	22,301 60	.....	22,301 60	20,326 13	2,230 50	10.97
Mill Owners Mutual Fire Ins. Co., Chicago, Ill.....	11,280 22	.....	11,280 22	11,979 49	768 39	6.42
Merchants Mutual Fire Ins. Co., Providence, R.I.....	28,599 26	.....	28,599 26	27,352 03	3,270 52	11.95
Paper Mill Mutual Insurance Co., Boston, Mass.....	8,210 56	.....	8,210 56	6,253 07	150 52	2.41
Philadelphia Mfrs. Mutual Ins. Co., Philadelphia, Pa.....	17,465 27	.....	17,465 27	21,448 37	933 17	4.35

†In these companies, "Premiums Written" consist of cash payments or instalments thereof levied, reinsurance premiums written, and assessments levied.

†Includes 1933 assessment.

*Ratio of total incurred management cost to total net premiums earned—19.17%.

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1933—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
ASSOCIATED NEW ENGLAND FACTORY MUTUALS	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Protection Mutual Fire Ins. Co., Chicago, Ill.	16,920 33		16,920 33	17,954 25	1,152 60	6.42
Rhode Island Mutual Fire Ins. Co., Providence, R.I.	40,397 67		40,397 67	44,051 80	6,574 40	14.92
Rubber Mfrs. Mutual Insurance Co., Boston, Mass.	23,549 65		23,549 65	20,000 74	942 22	4.71
State Mutual Fire Insurance Co., Providence, R.I.	48,477 20		48,477 20	52,862 16	7,889 27	14.92
What Cheer Mutual Fire Ins. Co., Providence, R.I.	23,073 04		23,073 04	22,313 44	1,758 27	7.88
Worcester Mfrs. Mutual Ins. Co., Worcester, Mass.	27,725 01		27,725 01	26,626 89	756 22	2.84
Total.	776,771 61		776,771 61	751,863 75	66,939 29	8.90
OTHER MUTUALS						
Central Manufacturers	41,848 03		41,848 03	41,774 99	3,844 83	9.20
Hardware Dealers	99,818 15	4,396 94	95,421 21	96,614 66	17,757 72	18.38
Indiana Lumbermen's	20,637 39		20,637 39	20,717 44	12,899 45	62.26
Lumbermen's Mutual	26,567 15	205 93	26,361 22	32,362 41	15,963 89	49.33
Lumber Mutual	38,901 59	2,514 36	36,387 23	42,849 65	14,557 48	33.97
Mill Owners	91,157 13	6,711 43	84,445 70	78,353 50	37,994 06	48.49
Minnesota Implement	99,818 15	4,396 94	95,421 21	96,614 66	17,757 72	18.38
Northwestern Mutual	224,949 00	35,980 83	188,968 17	190,532 82	93,643 26	49.15
Pennsylvania Lumbermen's	23,943 89	2,384 70	21,559 19	21,654 20	14,867 21	68.65
Retail Hardware	99,818 15	4,396 94	95,421 21	96,614 66	17,757 72	18.38
Union Mutual Fire	5,790 16	80 31	5,709 85	2,940 57	3,109 97	105.76
United Mutual	42,710 87	11,337 25	31,373 62	31,118 62	30,964 15	99.50
Totals	815,959 66	72,405 63	743,554 03	752,148 18	281,117 48	37.37
CASH MUTUALS						
(Without Share Capital)						
Economical	282,864 63	41,618 73	241,245 90	249,082 23	106,279 12	42.66
Gore District	294,854 35	41,026 63	253,827 72	232,830 57	123,481 39	53.03
Millers National	77,888 62	7,326 54	70,562 08	81,166 76	27,411 09	33.77
Perth	240,507 57	66,115 75	174,391 82	188,457 01	105,710 75	56.09
Portage La Prairie	144,962 14		144,962 14	124,839 97	88,941 77	71.24
Waterloo	305,893 59	53,230 23	252,663 36	264,948 43	165,814 33	62.59
Wawanesa	314,023 37		314,023 37	327,868 09	221,722 34	67.62
Totals	1,660,994 27	209,317 88	1,451,676 39	1,469,193 06	839,360 79	57.13
CASH MUTUALS						
(With Share Capital)						
Commerce Mutual	35,228 72		35,228 72	28,242 59	15,700 84	55.59
Stanstead and Sherbrooke	92,818 83	15,973 63	76,845 20	82,570 03	34,244 65	41.47
Totals	128,047 55	15,973 63	112,073 92	110,812 62	49,945 49	45.07
RECIPROCAL EXCHANGES						
Affiliated Underwriters	16,545 10		16,545 10	22,811 55	15,937 36	69.87
American Exchange Underwriters	3,497 17		3,497 17	3,118 73	302 70	9.71
Canners Exchange Subscribers	10,607 34		10,607 34	11,371 67		
Fireproof Sprinklered	3,410 94		3,410 94	3,638 03	187 00	5.14
Individual Underwriters	25,740 14		25,740 14	30,341 43	15,296 23	50.41
Inter-Insurers Exchange	599 35		599 35	609 56	302 70	49.66
Lumbermen's Underwriting Alliance	65,139 99		65,139 99	73,023 39	36,722 75	50.30
Mfg. Lumbermen's Underwriters	39,674 13		39,674 13	45,587 82	32,843 40	72.04
Metropolitan Inter-Insurers	15,879 95		15,879 95	20,824 28	7,443 13	35.74
New York Reciprocal Underwriters	18,058 45		18,058 45	19,425 21	1,138 01	5.86
Tornado Inter-Insurance Exchange	520 20		520 20	374 60		
Underwriters Exchange	2,167 97		2,167 97	2,235 93	302 70	13.54
Warner Reciprocal Insurers	401 59		401 59	498 87		
Totals	202,243 32		202,242 32	233,861 07	110,475 98	47.24

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1933—*Continued*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
RECAPITULATION	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Joint Stock Companies.....	19,097,045 30	5,497,055 09	13,599,990 21	14,216,963 32	7,162,581 82	50.38
Mutual Insurance Corporations:						
(a) Farmers' Mutuals.....	1,869,915 03	112,188 05	1,757,726 98	1,811,993 49	1,475,427 12	81.43
(b) Associated New England Fac- tory Mutuals.....	776,771 61	.....	776,771 61	751,863 75	66,939 29	8.90
(c) Other Mutuals.....	815,959 66	72,405 63	743,554 03	752,148 18	281,117 48	37.37
Cash Mutual Insurance:						
(a) Without share capital.....	1,660,994 27	209,317 88	1,451,676 39	1,469,193 06	839,360 79	57.13
(b) With Share Capital.....	128,047 55	15,973 63	112,073 92	110,812 62	49,945 49	45.07
Reciprocal Exchanges.....	202,242 32	.....	202,242 32	233,861 07	110,475 98	47.24

TABLE XII.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1933

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c	\$ c.	\$ c.	\$ c.	\$ c.	
Aetna Casualty & Surety.....						
Aetna Insurance.....	36 14		36 14	332 69	272 54	81.92
Alliance Assurance.....	30,617 24		30,617 24	29,300 92	11,562 69	39.46
Alliance Insurance.....	3,512 58		3,512 58	3,164 18	1,607 32	50.80
American Alliance.....	164 34	6 87	157 47	90 70	53 00	58.43
American Automobile Fire.....	98,260 62		98,260 62	113,097 77	24,692 38	21.83
American Automobile Insurance.....	337,139 23	1,215 34	335,923 89	368,044 77	195,223 31	53.04
American Home Fire.....	2,492 38		2,492 38	4,210 74	1,261 99	29.97
American Insurance.....	939 60	40 00	899 60	1,173 58	212 50	18.11
Anglo-Scottish Insurance.....	51,422 47	19,893 58	31,528 89	35,723 36	14,102 36	39.47
Atlas Assurance.....	18,221 88		18,221 88	12,547 59	2,892 98	23.06
British America Assurance.....	71,259 15	750 35	70,508 80	78,987 08	24,967 89	31.61
British Canadian.....	18,700 08	94 39	18,605 69	19,735 09	9,509 88	48.19
British Colonial Fire.....	35,262 04	430 54	34,831 50	30,441 72	27,570 07	90.56
British Crown.....					— 106 75	
British Empire.....	50,632 57	238 92	50,393 65	55,308 72	32,696 83	59.12
British General.....	7,710 37		7,710 37	8,094 42	2,099 36	25.94
British Law.....						
British Oak.....	20,589 25		20,589 25	16,626 81	11,258 57	67.72
British Traders.....	25,157 36		25,157 36	29,222 38	13,425 59	45.94
Caledonian Insurance.....	1,935 49		1,935 49	1,394 18	517 37	37.11
Camden Fire.....	1,039 69		1,039 64	934 71	272 24	29.12
Canada Accident & Fire.....	63,208 69	20 33	63,188 36	67,575 07	25,526 01	37.77
Canada Security.....	57,228 63		57,228 63	30,556 04	34,475 40	112.83
Canadian Fire Insurance.....	156,913 26	1,108 28	155,804 98	160,793 21	24,661 94	41.18
Canadian General Insurance.....	52,805 69	538 24	52,267 45	57,445 96	19,742 32	34.36
Canadian Indemnity.....	43,311 53	5,406 20	37,905 33	37,053 14	14,889 66	40.18
Canadian Surety.....	5,521 56	19 19	5,502 37	5,184 13	— 334 38	
Car & General.....	50,169 02	1,039 61	49,129 41	51,461 44	28,656 24	55.68
Casualty Co. of Canada.....	5,535 17	5,535 17		3,229 45	— 1,142 19	
Central Insurance.....	5,582 21		5,582 21	1,494 12	— 1,375 05	
Century Indemnity.....	73,310 60	41,781 70	31,528 90	36,798 62	19,102 36	51.91
Century Insurance.....						
China Fire.....	19,966 58	55 14	19,911 44	21,403 92	2,773 59	12.96
Commercial Union.....	50,779 96	13,572 06	37,207 90	61,655 57	49,206 54	79.81
Consolidated Fire & Casualty.....	48,127 64	168 43	47,959 21	49,832 47	35,929 45	72.10
Continental Casualty.....				40 61		
Continental Insurance.....	34,254 97	10 92	34,244 05	29,919 64	16,601 53	55.49
Cornhill Insurance.....	1,543 62	1,504 26	39 36	57 38	13 25	23.09
County Fire.....	291,641 21	4,147 77	287,493 44	325,687 31	136,807 27	42.01
Dominion of Canada General.....	37,000 93	30,991 74	6,009 19	7,015 72	1,547 83	22.06
Employers' Liability.....	250,647 05	61 61	250,585 44	270,555 43	122,475 26	45.26
Federal Insurance.....	18,469 66		18,469 66	18,263 52	9,987 04	54.68
Fidelity & Casualty.....				178 94		
Fidelity of Canada.....	39,387 50	1,737 21	37,650 29	42,780 99	19,966 64	46.67
Fidelity-Phoenix Fire.....	— 14 91		— 14 91	54 84	25 65	46.77
Fire Association of Philadelphia.....	331 64		331 64	203 69	323 74	158.94
Firemen's Insurance.....						
First National.....	— 37 32	— 37 32				
Fonciere Transport & Accident.....						
*Franklin Fire.....	120 70		120 70			
General Accident.....	176,223 30	462 16	175,761 14	181,043 13	70,523 28	38.95
General Accident, Fire & Life.....	22,578 23	68 41	22,509 82	22,541 99	8,487 56	37.65
General Casualty of America.....	9,195 54	189 14	9,006 40	11,101 15	4,044 77	36.43
General Casualty of Paris.....	28,019 77	67 58	27,952 19	28,940 53	4,642 77	16.04
General Exchange.....	128,895 77		128,895 77	112,637 82	51,725 86	45.92
General Fire.....						
General Insurance of America.....	2,880 88		2,880 88	3,251 68	107 13	3.29
Glens Falls.....	47,613 81		47,613 81	55,064 47	22,591 34	41.03
Globe Indemnity.....	236,471 88	136,674 35	99,797 53	124,591 12	46,727 51	37.50
Great American Indemnity.....	4,347 31		4,347 31	5,480 94	4,466 71	90.25
Great American Insurance.....	1,968 28	196 83	1,771 45	2,409 86	596 16	24.73
Guardian Insurance of Canada.....	38,177 44	934 80	37,242 64	41,623 70	24,618 74	59.14
Guildhall Insurance.....	100,367 90		100,367 90	108,707 40	54,568 03	50.19
Halifax Fire.....	95,762 70	4,934 81	90,827 89	111,751 59	7,372 43	71.02
Hand-in-Hand.....	6,295 22		6,295 22	6,889 26	2,043 04	29.65
Hartford Accident & Indemnity.....	37,088 34		37,088 34	43,008 48	35,867 28	83.40
Hartford Fire.....	7,108 48		7,108 48	8,392 04	2,293 23	27.33
Home Fire & Marine.....						
Home Indemnity.....	128 86		128 86	476 31	635 80	133.48
Home Insurance.....	45,283 09		45,283 09	44,434 40	20,527 22	46.19
*Homestead Fire.....	611 65	611 65				
Hudson Bay.....	2,664 46	2,664 46				
Imperial Guarantee & Accident.....	38,935 01	245 78	38,689 23	40,867 89	21,522 48	52.66
Imperial Insurance Office.....	16,634 47	50 41	16,584 06	17,553 07	5,237 54	29.84
Indemnity Insurance of N.A.....	29,633 56		29,633 56	31,261 92	19,781 47	63.28
Insurance Co. of North America.....	10,317 94		10,317 94	11,288 55	1,068 60	9.46
Insurance Co. of State of Pa.....	179 41		179 41	472 05	1,028 23	217.84

TABLE XII.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1933—*Continued*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Law, Union & Rock.....	103,968 06	4,377 04	99,591 02	77,097 57	45,096 46	58.49
Legal & General.....	36,540 10		36,540 10	24,962 77	20,360 10	81.56
Liverpool & London & Globe.....	274,469 46	208,828 21	65,641 25	59,411 03	37,792 85	63.61
Liverpool-Manitoba.....	17,373 19	6,610 85	10,762 34	10,409 21	5,369 90	51.59
London Assurance.....	8,893 54	10 61	8,882 93	9,209 54	4,644 14	50.42
London-Canada.....	15,271 32	1,449 52	13,821 80	15,675 27	9,038 16	57.66
London Guarantee & Accident.....	111,176 31		111,176 31	115,892 18	79,066 71	68.22
London & Lancashire Guar. & Acc.....	94,059 64	8,867 61	85,192 03	87,999 76	43,911 62	49.90
London & Lancashire.....	29,181 01	148 69	29,032 32	30,389 96	16,765 32	55.17
London Provincial Marine & Gen.....	5,573 32	13 74	5,559 58	5,671 95	6,198 03	109.27
London & Scottish.....	3,881 24		3,881 24	4,108 71	-1,494 99	
Marine Insurance.....	3,510 98	1,898 04	1,612 94	1,969 19	771 68	39.19
Maryland Casualty.....	7,926 00		7,926 00	20,813 27	17,866 04	85.84
Merchants Casualty.....	83,878 36		83,878 36	78,548 60	36,292 76	46.20
Merchants Fire.....	7,147 60	91 52	7,056 08	7,503 71	6,161 74	82.11
Merchants Marine.....	50 55	-5 35	55 90	99 90	22 93	22.95
Mercury.....	4,083 36		4,083 36	10,525 32	3,946 41	37.49
Metropolitan Casualty of N.Y.....	30,947 59		30,947 59	34,518 19	10,782 20	31.24
Motor Union Insurance.....	25,428 23	393 39	25,034 84	26,887 64	10,916 94	40.60
National-Ben Franklin.....	567 96		567 96	644 03	378 48	58.77
National Liberty.....						
National Union Fire.....	2,066 05		2,066 05	4,499 70	1,556 18	34.59
Newark Fire.....	24,675 43	16,107 80	8,567 63	13,099 04	3,778 28	28.84
New Hampshire Fire.....	1,083 21		1,083 21	649 93	346 38	53.28
New York Underwriters Insurance.....	211 89	185 40	26 49	16 01		
Niagara Fire.....				- 46		
North British & Mercantile.....	41,970 20		41,970 20	46,037 79	30,413 82	66.06
Northern Assurance.....	48,844 18	2,157 17	46,687 01	50,008 49	22,793 66	45.57
Northwestern National.....	2,290 04		2,290 04	2,324 84	577 77	24.85
Norwich Union Fire.....	144,182 80	-39 56	144,222 36	156,743 60	105,800 42	67.50
Occidental Fire.....	6,009 54	300 48	5,709 06	6,604 32	1,583 19	23.97
Ocean Accident & Guarantee.....	175,183 92	2,313 31	172,870 61	176,341 31	95,905 46	54.38
Pacific Coast Fire.....	39,196 44	7,667 54	31,528 90	30,398 27	14,102 36	46.40
Palatine Insurance.....	6,646 36	13 96	6,632 40	7,396 23	1,447 39	19.57
Pearl Assurance.....	14,275 56	984 99	13,290 57	9,173 94	2,837 72	30.93
Phenix Fire of Paris.....						
Phoenix Assurance.....	23,778 24		23,778 24	23,514 04	10,169 69	43.25
Phoenix Insurance of Hartford.....						
Pilot.....	482,063 83	954 23	481,109 60	503,609 42	230,990 68	45.87
Pioneer.....						
Preferred Accident of New York.....	766 95		766 95	11,734 08	12,885 38	109.81
Providence Washington.....	5,254 56		5,254 56	6,319 31	8,772 68	138.82
Provident Assurance.....	108,819 36	3,240 55	105,578 81	102,572 68	52,222 51	50.91
Provincial Insurance.....	43,463 78		43,463 78	45,444 29	15,629 77	34.39
Prudential Assurance.....	33,218 62	314 51	32,904 11	34,458 64	19,476 61	56.52
Queen.....	13,998 90	3,717 74	10,281 16	8,285 57	4,371 69	52.76
Railway Passengers.....	25,812 31	112 09	25,700 22	29,127 97	9,225 67	31.67
Royal Exchange.....	30,883 23	725 18	29,658 05	33,777 10	13,117 67	38.83
Royal Insurance.....	203,594 16	72,790 08	130,804 08	120,989 68	67,543 55	55.82
St. Paul Fire & Marine.....	33,366 67		33,366 67	42,678 56	23,128 19	54.19
Saint-Paul Mercury Indemnity.....	4,107 13		4,107 13	3,862 39	5,598 67	144.95
Scottish Metropolitan.....	19,296 65		19,296 65	21,919 61	8,417 26	38.40
Scottish Union & National.....	13,303 23		13,303 23	13,197 92	5,270 82	39.94
Security Insurance of New Haven.....	1,136 06		1,136 06	1,211 27	108 88	8.99
Sentinel Fire.....						
Southern.....	16,037 62	5,528 05	10,509 57	10,230 07	4,700 77	45.95
Springfield Fire & Marine.....						
Sun Insurance Office.....	26,617 70	247 85	26,369 85	26,425 51	19,432 23	73.53
Toronto General.....	140,579 59	565 46	140,014 13	149,947 83	50,373 83	33.59
Trans-Canada.....	76,236 27	949 26	75,287 01	69,945 31	57,309 76	81.93
Travelers Fire.....	20,372 35		20,372 35	23,607 12	3,817 58	16.17
Travelers Indemnity.....	120,404 74		120,404 74	135,961 91	79,816 80	58.71
Travelers Insurance.....						
*Union Assurance.....	16,020 25		16,020 25	17,475 83	7,961 57	45.56
Union Fire, Accident & General.....	35,019 34		35,019 34	31,205 09	28,108 54	90.07
Union Insurance Society.....	83,833 19	146.90	83,686 29	90,506 15	35,464 68	39.18
Union Marine & General.....	9,003 24		9,003 24	7,862 13	2,012 44	25.60
United British.....	18,017 35	1,105 42	16,911 93	18,825 20	7,068 98	37.55
United States Fidelity & Guaranty.....	57,707 32		57,707 32	63,303 39	41,611 01	65.73
United States Fire.....						
United States Guarantee.....	3,137 04		3,137 04	3,445 43	1,814 08	52.65
Wellington Fire.....	85,276 61	5,743 48	79,533 13	78,536 98	42,758 29	54.44
Westchester Fire.....						
Western Assurance.....	137,497 27	1,155 28	136,341 99	140,413 26	82,879 24	59.03
Westminster Fire Office.....	980 83	980 83				
World Fire & Marine.....	-124 46		-124 46	1,649 93	1,778 62	107.82
World Marine & General.....	35,981 23	17,990 62	17,990 61	18,213 26	7,027 57	38.58
Yorkshire Insurance.....	44,731 29	356.75	44,374 54	48,661 33	42,113 69	86.54
Zurich Gen. Acc. & Liability.....	84,683 06		84,683 06	89,294 37	54,786 27	61.35

*All reinsured by the Home Insurance Co. of New York.

TABLE XII—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO
DURING 1933—*Continued*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
MUTUALS	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Central Manufacturers.....	34,703 52	.....	34,703 52	37,925.80	5,423 98	14.30
Hardware Dealers.....	1,393 53	.....	1,393 53	1,373 38	315 10	22.95
Lumbermen's Mutual Casualty....	188,630 95	.....	188,630 95	202,444 21	92,261 47	45.57
Lumbermen's Mutual Insurance....	262 19	.....	262 19	263 35	8 78	3.33
Minnesota Implement.....	1,393 53	.....	1,393 53	1,373 38	315 10	22.95
Northwestern Mutual.....	13,255 03	.....	13,255 03	13,290 79	2,370 58	17.84
Portage La Prairie.....	164,043 79	.....	164,043 79	237,111 89	186,515 33	78.66
Retail Hardware.....	1,393 53	.....	1,393 53	1,373 38	315 10	22.95
Wawanesa Mutual.....	100,479 46	.....	100,479 46	94,282 23	59,974 53	64.08
RECIPROCAL						
Detroit Auto. Inter-Insurance.....	.....	.....	.....	.....	.....	.....
Totals.....	7,119,879 56	657,070 35	6,462,809 21	6,904,414 81	3,551,142 85	51.43

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1933,
ACCORDING TO CLASSES OF INSURANCE

ACCIDENT

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Aetna Life.....	482 21		482 21	676 00	424 06	62.73
Alliance Assurance.....	3,461 23	373 42	3,087 81	3,118 87	1,244 24	39.89
Atlas Assurance.....						
British America.....	4,878 87	510 87	4,368 00	4,254 36	1,222 87	28.74
British Canadian.....	1,486 67	—16 68	1,503 35	1,545 63	285 94	18.50
British Empire.....	2,307 55	22 55	2,285 00	2,453 67	3,384 60	137.97
British Northwestern.....	1,915 23	68 09	1,847 14	1,087 42	64 02	5.89
Canada Accident & Fire.....	22,858 21	3,058 55	19,799 66	20,721 70	5,248 25	25.33
Canada Security.....	2,705 16	438 80	2,266 36	2,248 40	2,565 32	114.10
Canadian Fire.....	530 28		530 28	422 87		
Canadian General.....	1,166 76		1,166 76	755 02		
Canadian Indemnity.....	1,205 31	530 28	675 03	584 37		
Canadian Security.....						
Canadian Surety.....						
Car & General.....	1,504 31	24 31	1,480 00	1,539 05	580 86	37.74
Casualty Co. of Canada.....	19,095 43	1,423 97	17,671 46	17,970 49	7,102 68	39.52
Century Indemnity.....	—23 04		—23 04	136 30		
Century Insurance.....	2,743 62		2,743 62	2,410 04	22,627 03	938.86
Commercial Union.....	2,535 13	419 15	2,115 98	2,259 85	210 50	9.31
Confederation.....						
Consolidated Fire.....	1,437 86	551 44	886 42	1,094 80		
Continental Casualty.....	88,883 49	474 70	88,408 79	92,379 81	32,049 90	34.69
Dominion of Canada General.....	141,650 30	14,243 28	127,407 02	132,473 51	73,786 58	55.70
Dominion Fire.....	726 07	726 07				
Employers' Liability.....	128,135 49	369 93	127,765 56	130,451 39	37,896 56	29.05
Fidelity Insurance of Canada.....	10,394 61	6,001 15	4,393 46	3,955 47	1,479 60	37.41
Fidelity & Casualty of New York.....	—391 59		—391 59	—145 12	28 98	
General Accident of Canada.....	50,723 80	3,479 43	47,244 37	48,219 21	30,520 31	63.29
General Accident Fire & Life.....	7,497 31	301 54	7,195 77	6,240 16	1,893 72	30.34
General Casualty of Paris.....	9,597 98	161 19	9,436 79	9,106 82	4,641 09	50.96
Globe Indemnity.....	58,271 36	32,596 84	25,674 52	28,578 11	9,477 39	33.16
Guardian Insurance of Canada.....	10,936 41	5 00	10,931 41	9,687 48	1,649 14	17.02
Guildhall.....	1,532 28	37 35	1,494 93	1,536 64	148 69	9.67
Hartford Accident & Indemnity.....	5,282 71	458 74	4,823 97	5,014 94	1,118 99	22.31
Home Indemnity.....						
Hudson Bay.....	106 95	106 95				
Imperial Guarantee & Accident Co.....	43,523 79	3,411 07	40,112 72	41,909 46	18,293 41	43.65
Imperial Insurance Office.....	2,561 17	—4 47	2,565 64	2,648 17	—1,320 47	
Indemnity Ins. of North America.....	5,178 13	312 56	4,865 57	4,783 42	3,190 65	66.70
Law, Union & Rock.....	6,699 67	412 08	6,287 59	6,000 58	1,784 62	29.74
Legal & General.....	106 09	—4 22	110 31	95 96	132 82	138.41
Liverpool & London & Globe.....	46,245 53	42,999 50	3,246 03	4,392 19	—1,964 70	
London Guarantee & Accident.....	33,974 05		33,974 05	36,293 89	22,781 87	62.77
London & Lancashire G. & A.....	26,336 32	3,293 43	23,042 89	24,955 35	12,055 14	48.31
London & Provincial.....	1,723 83		1,723 83	1,506 38	293 12	19.46
London & Scottish.....	574 18	1 00	573 18	517 58	23 50	4.54
Maryland Casualty.....	8,262 65	124 58	8,138 07	8,946 56	1,229 04	13.73
Metropolitan Casualty.....	1,852 24		1,852 24	1,889 15	694 74	36.78
Motor Union.....	2,095 75	20 00	2,075 75	2,210 17	611 67	27.67
North American Accident.....	1,643 32	31 82	1,611 50	1,664 76	621 44	37.33
North British & Mercantile.....	7,838 10		7,838 10	7,534 98	—920 75	
Northern Assurance.....	10,849 12	4,171 95	6,677 17	7,309 50	16,192 22	221.52
Norwich Union.....	28,643 71	3,345 80	25,297 91	26,338 16	16,619 48	63.10
Occidental Fire.....	1,011 41	204 04	807 37	915 63	508 39	55.52
Occidental Life.....	45 19		45 19	9 04	4 00	44.44
Ocean Accident & Guarantee.....	89,086 62	14,680 45	74,406 17	76,064 81	29,255 54	38.46
Pearl Assurance.....	630 13		630 13	385 33	188 75	48.98
Phoenix Assurance.....	1,587 99		1,587 99	1,313 85	985 16	74.98
Pilot.....	766 71		766 71	673 21	456 98	67.88
Preferred Accident.....	10,052 77		10,052 77	11,810 34	5,127 51	43.42
Provident.....	11,667 93	775 77	10,892 16	9,242 63	2,562 78	27.72
Prudential Assurance.....	5,299 16	605 93	4,693 23	4,159 36	2,498 65	60.07
Railway Passengers.....	17,252 32		17,252 32	19,158 29	4,304 83	22.47
Royal Exchange.....	6,781 26	1,203 06	5,578 20	5,467 61	2,434 22	44.52
Royal Insurance.....	33,019 59	8,201 84	24,817 75	23,272 75	11,213 09	48.18
Scottish Metropolitan.....	2,070 76	67 88	2,002 88	2,163 32	934 20	43.18
Sun Insurance Office.....	4,240 01	113 25	4,126 76	4,371 67	978 31	22.38
Toronto General.....	2,391 11		2,391 11	—575 06	150 00	
Trans-Canada.....	7,000 05		7,000 05	6,225 30	4,775 24	76.70
Travelers' Indemnity.....						
Travelers' Insurance.....	120,909 15		120,909 15	125,757 09	30,269 31	24.07
Union Assurance Society.....	3,499 01	46 32	3,452 69	3,833 25	1,779 38	46.42
Union Indemnity.....						
Union Marine.....	1,334 24		1,334 24	1,257 62	565 34	44.95
Union of Canton.....	19,326 33	73 17	19,253 16	20,883 06	8,362 73	40.05
U.S. Fidelity & Guarantee.....	20,353 80	272 90	20,080 90	17,880 31	7,792 28	43.58
Western.....	11,614 72	846 09	10,767 63	10,749 90	2,914 14	27.11
World Marine & General.....	8,575 25	5,039 38	3,535 87	3,696 82	4,779 80	129.29
Yorkshire.....	21,135 51	66 50	21,069 01	18,311 45	10,255 65	56.00
Zurich.....	17,109 92	8 46	17,101 46	17,961 63	9,230 00	51.39

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1933, ACCORD-
ING TO CLASSES OF INSURANCE—*Continued*

ACCIDENT—*Continued*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
MUTUALS	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Lumbermen's.....	1,106 46		1,106 46	1,014 22	53 00	5.23
Metropolitan Life.....	78,586 28		78,586 28	77,588 54	35,996 00	46.39
Totals.....	1,308,199 29	156,687 96	1,151,511 33	1,173,365 49	508,344 40	43.32

ACCIDENT AND SICKNESS COMBINED

JOINT STOCK						
Aetna Life.....	21,554 63		21,554 63	21,756 67	15,915 90	73.15
British Northwestern.....						
Canadian Surety.....						
Car & General.....						
Casualty Co. of Canada.....	508 94		508 94	508 94		
Century Indemnity.....				87 63		
Confederation Life Association.....	24,619 45	7,290 51	17,628 94	17,927 46	15,913 50	88.77
Consolidated Fire.....	4,569 33	193 36	4,375 97	5,132 61	1,638 08	31.91
Dominion of Canada General.....	6,268 76		6,268 76	6,268 76	2,251 16	35.91
Fidelity and Casualty.....	9 00		9 00	— 8 10		
General Accident of Canada.....	24,439 89		24,439 89	24,498 13	7,936 99	32.40
General Accident Fire & Life.....	453 70		453 70	417 31	92 00	22.04
Home Indemnity.....						
London Guarantee & Accident.....	19,955 38		19,955 38	20,135 42	10,262 54	50.97
London Life.....	89,711 27	2,350 13	87,361 14	92,883 14	69,711 46	75.05
London & Provincial.....	2,270 28		2,270 28	2,061 38	1,279 95	62.06
Loyal Protective.....	140,195 04		140,195 04	142,338 36	80,838 32	56.79
Merchants Casualty.....	81,896 14	746 46	81,149 68	83,047 44	41,163 05	49.56
Metropolitan Casualty.....						
Metropolitan Life (Mutual).....	179,337 70		179,337 70	179,357 42	108,164 97	60.31
North American Accident.....	19,620 85		19,620 85	19,620 85	7,894 00	40.23
Pilot.....						
Protective Association of Canada.....	230,382 44		230,382 44	230,273 99	161,899 23	70.31
Preferred Accident.....						
Provident.....	1,955 20		1,955 20	1,969 91	688 00	34.93
Prudential Assurance.....	1,715 42		1,715 42	1,432 77		
Prudential Insurance (Mutual).....	1,277 48		1,277 48	1,254 61	— 99 63	
Royal Exchange.....						
Sun Insurance Office.....	578 95		578 95	465 30	288 57	62.02
Toronto General.....						
Union Assurance Society.....						
Union Marine.....						
Yorkshire.....	18,157 35		18,157 35	18,311 45	11,304 46	62.79
Totals.....	869,777 20	10,580 46	859,196 74	869,741 45	537,142 55	61.76

AVIATION

Aetna Insurance.....						
Continental Insurance.....	380.46		380.46	496.13		
Fidelity & Casualty of New York.....	534 36	— 37 86	572 22	421 29		
Great American Indemnity.....	2,878 99		2,878 99	3,734 92		
Great American Insurance.....	6,517 16	3,687 09	2,830 07	2,698 37	1,290 80	47.83
Insurance Co. of North America.....						
Marine Insurance.....	356 33	8 44	347 89	498 72		
Maryland Casualty.....						
National Fire of Hartford.....						
National Union Fire.....						
Newark Fire.....						
New York Underwriters.....						
Providence Washington.....						
Queen Insurance.....						
Royal Insurance.....						
Travelers Fire.....						
United States Fidelity.....						
United States Fire.....						
World Fire & Marine.....						
Totals.....	10,667 30	3,657 67	7,009 63	7,849 43	1,290 80	16.44

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1933, ACCORD-
ING TO CLASSES OF INSURANCE—*Continued*

BOND

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Alliance Assurance.....						
Fidelity & Casualty of New York.....						
Grain Insurance.....	1,402 93	9 00	1,393 93	1,036 36		
Imperial Insurance Office.....						
Maryland Casualty.....						
Pilot.....						
Prudential Assurance.....						
Royal Exchange.....						
Sun Insurance Office.....						
Union Indemnity.....						
Totals.....	1,402 93	9 00	1,393 93	1,036 36		

BURGLARY

Acadia.....						
Alliance Assurance.....	1,859 30	— 6 64	1,865 94	2,191 87	166 83	7.61
American Surety.....	2,081 08		2,081 08	3,525 95		
Atlas Assurance.....	2,039 09		2,039 09	1,006 29	384 14	38.17
British America.....	3,386 28	185 76	3,200 52	2,943 46	3,403 38	115.63
British Canadian.....	801 92	26 66	775 26	707 34	296 20	41.88
British Empire.....	881 82	58 00	823 82	796 93	141 75	17.79
British Northwestern.....	4,323 05	841 50	3,481 55	1,384 59	28	.02
Canada Accident.....	4,222 48	711 15	3,511 33	3,532 78	646 69	18.30
Canada Security.....	846 74		846 74	873 64	— 176 33	
Canadian Fire.....	682 26		682 26	446 54		
Canadian General.....	8,112 56	1,164 02	6,948 54	6,105 04	1,546 32	25.33
Canadian Indemnity.....	1,205 31	530 28	675 03	14,731 14	7,570 97	51.39
Canadian Surety.....	8,852 57	3,014 48	5,838 09	7,065 43	389 92	5.52
Casualty Co. of Canada.....	11,239 34	979 70	10,259 64	11,551 88	4,999 07	43.27
Century Indemnity.....	— 6 73		— 6 73	192 64	26 50	13.75
Century Insurance.....	1,446 92		1,446 92	— 868 19		
Commercial Union.....	2,023 22	443 14	1,580 08	1,272 58	579 39	45.53
Continental Casualty.....	1,776 87	61 19	1,715 68	1,925 15	1,600 45	83.13
Dominion of Canada General.....	30,902 26	2,997 75	27,904 51	31,106 36	10,169 62	32.69
Employers' Liability.....	23,581 91	1,062 74	22,519 17	24,256 96	10,767 11	44.38
Federal Fire.....	4,737 71	— 113 41	4,851 12	5,195 05	2,195 79	42.26
Fidelity & Casualty of New York.....	183 06		183 06	305 91		
Fidelity Insurance of Canada.....	9,548 21	2,907 72	6,640 49	6,745 19	1,224 92	18.16
General Accident of Canada.....	27,010 48	502 02	26,508 46	31,809 71	10,500 37	33.01
General Accident, Fire & Life.....	1,672 53	100 00	1,572 53	1,337 06	389 53	29.13
General Casualty of America.....						
General Casualty of Paris.....	1,857 68	125 00	1,732 68	1,588 90	133 71	8.41
Globe Indemnity.....	19,538 06	7,927 84	11,610 22	10,972 43	8,015 88	73.05
Grain Insurance.....	245 86		245 86	155 70		
Guardian Insurance of Canada.....	5,056 05		5,056 05	4,925 64	1,144 31	23.23
Guildhall.....	555 76		555 76	417 78	1,020 60	244.29
Hartford Accident & Indemnity.....	8,251 63	404 03	7,847 60	7,968 27	1,598 69	20.06
Home Indemnity.....						
Home Insurance.....						
Hudson Bay.....	227 37	227 37				
Imperial Guarantee & Accident.....	3,078 11	473 63	2,604 48	2,257 48	704.83	31.22
Imperial Insurance Office.....	752 93	— 92	753 85	689 02	114 30	16.59
Indemnity of North America.....	4,779 83	145 68	4,634 15	4,736 26	841 46	17.77
Law, Union & Rock.....	733 74		733 74	603 88	104.90	17.37
Legal & General.....	568 85		568 85	260 16		
Liverpool & London & Globe.....	18,196 50	15,730 62	2,465 88	2,021 60	1,130 47	55.92
London Guarantee & Accident.....	22,053 89	5,699 68	16,354 21	9,766 35	3,352 56	34.33
London & Lancashire G. & A.....	4,296 94	422 35	3,874 59	4,163 93	266 34	6.40
London & Provincial.....	428 67		428 67	350 09	628 50	179.52
London & Scottish.....	751 10		751 10	692 26	207 95	30.03
Maryland Casualty.....	7,023 31		7,023 31	7,996 92	1,444 88	18.07
Metropolitan Casualty.....	1,629 35		1,629 35	1,456 06	692 82	47.58
National Surety.....	3,526 90		3,526 90	2,262 72	6,146 42	271.64
National Union Indemnity.....						
Niagara Fire.....						
North American Accident.....						
North British & Mercantile.....	6,821 96		6,821 96	6,135 80	2,157 06	35.16
Northern Assurance.....	14,237 70	28 14	14,209 56	15,457 88	5,929 29	38.35
Norwich Union Fire.....	1,246 10	245 45	11,190 65	10,998 32	3,223 89	29.31
Occidental Fire.....	488 71	119 57	369 14	445 90	200 00	44.85
Ocean Accident & Guarantee.....	19,411 22	1,203 36	18,207 86	16,004 06	5,694 24	35.57

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1933, ACCORDING TO CLASSES OF INSURANCE—*Continued*

BURGLARY—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Pearl Assurance.....	1,633 84	408 13	1,225 71	645 68	214 00	33.14
Phoenix Assurance.....	1,397 04		1,397 04	872 49	232 68	26.67
Pilot.....	1,955 07		1,955 07	1,855 80	556 49	29.98
Portage La Prairie (Mutual).....	223 57		223 57	335 85	312 00	92.89
Preferred Accident.....				31 69		
Provident.....	426 84	4 17	422 67	386 09	144 56	37.44
Prudential Assurance.....						
Railway Passengers.....	1,231 48		1,231 48	1,659 75	956 87	57.65
Reliance.....	395 17		395 17	252 25		
Royal Exchange.....	3,311 10	77 88	3,233 22	3,336 94	732 73	21.96
Royal Insurance.....	24,789 43	11,217 34	13,572 09	9,299 51	10,501 50	112.92
Sun Insurance Office.....	1,823 21	125 00	1,698 21	1,711 06	517 25	30.23
Toronto General.....	2,362 38	291 50	2,070 88	2,410 11	2,716 58	112.71
Travelers Indemnity.....	38,590 00	499 20	38,090 80	43,814 01	12,339 33	28.16
Union Assurance Society.....	2,511 55	341 52	2,170 03	2,097 53	200 04	9.54
Union Fire.....	37 50		37 50	17 84		
Union Marine.....	467 22		467 22	469 80	267 33	56.90
Union of Canton.....	3,088 32		3,088 32	3,927 53	2,373 01	60.42
United States Fidelity.....	24,849 66	47 46	24,802 20	46,850 87	22,697 98	48.45
United States Guarantee.....	354 79		354 79	372 89	25 00	6.70
Western.....	8,213 69	240 66	7,973 03	7,824 63	3,348 69	42.80
World Marine & General.....	19,185 79	10,506 76	8,679 03	9,189 49	2,983 09	32.46
Yorkshire.....	4,375 52	60 95	4,314 57	4,119 83	343 60	8.34
Zurich.....	13,713 84	-65 55	13,779 39	8,964 71	1,192 35	13.30
Totals.....	464,295 47	71,972 88	392,322 59	422,914 16	164,231 08	38.83

CREDIT

American Credit.....	74,940 19		74,940 19	80,651 11	49,110 37	60.90
National Surety.....	20,215 60		20,215 60	27,881 58	27,247 93	97.73
Totals.....	95,155 79		95,155 79	108,432 69	76,358 30	70.42

EXPLOSION

American Alliance.....						
Connecticut Fire.....	741 56		741 56	741 56	140 91	19.00
Continental.....	940 10	32 13	907 97	532 75		
County Fire.....						
Equitable Fire & Marine.....	156 38		156 38	156 38		
Fidelity-Phoenix Fire.....	273 52	68 11	205 41	284 07		
Glens Falls.....						
Great American Insurance.....						
London & County Fire.....						
Maryland Insurance.....						
Niagara Fire.....	1 92	1 24	68	9 86		
Phoenix Insurance.....	64 41	10 61	53 80	53 80	5 00	9.29
Providence Washington.....	293 09		293 09	293 09	29 68	10.13
Royal Insurance.....	85 77		85 77	53 98	19 49	36.11
Westchester Fire.....	507 91	332 08	175 83	175 83	17 51	9.96
Totals.....	3,064 66	444 17	2,620 49	2,301 32	212 59	9.24

FORGERY

California.....						
Canadian Fire.....	58 97		58 97	35 38		
Canadian General.....	1,352 31	425 56	926 75	3,862 03	-91 66	
Canadian Indemnity.....	376 66	183 91	192 75	188 20		
Canadian Surety.....	5,971 22	237 43	5,733 79	5,385 78	1,104 79	20.51
Employer's Liability.....						
Fidelity Insurance.....	442 87		442 87	1,500 98	-1,600 00	
First American.....						
General Indemnity.....						
Globe Indemnity.....	419 11		419 11	478 34	101 66	21.25
Grain Insurance.....	112 80		112 80	54 14		
Guarantee Co. of North America.....	204 24		204 24	65 58		
Indemnity of North America.....	9,508 72	920 71	8,588 01	8,276 40	4,906 78	59.29
Liverpool & London & Globe.....	465 67	419 11	46 56	15 53	11 29	72.70
Maryland Casualty.....						
Metropolitan Casualty of N.Y.....	26 50		26 50	30 50		
National Surety.....	8,948 35		8,948 35	21,087 31	11,175 65	52.99
Royal Insurance.....	3,681 71	1,847 17	1,834 54	2,074 34	10 42	50
Toronto General.....	215 00		215 00	159 55	12 37	7.75
United States Fidelity.....	5,295 33		5,295 33	3,930 09	9,111 64	231.84
Totals.....	37,079 46	4,033 89	33,045 57	47,144 15	24,742 94	52.48

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1933, ACCORD-
ING TO CLASSES OF INSURANCE—*Continued*

GUARANTEE

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Aetna.....	3,798 26		3,798 26	3,798 26	3,999 69	105.30
Alliance Assurance.....	3,432 93	270 63	3,162 30	3,175 40	764 27	24.07
American Surety.....	7,775 05		7,775 05	9,440 41	9,391 94	99.50
British America.....	6,815 75	2,611 79	4,203 96	3,965 44	392 00	9.89
British Canadian.....	290 05		290 05	304 81	-18 73	
British Empire.....	345 30	30 50	314 80	443 30		
Canada Accident & Fire.....	5,007 80	1,282 53	3,725 27	3,307 44	2,972 21	89.86
Canada Security.....	-131 68	-405 35	273 67	793 87	-155 50	
Canadian Fire.....	722 19		722 19	652 27		
Canadian General.....	43,511 27	12,942 73	30,568 54	30,373 73	2,188 34	7.20
Canadian Indemnity.....	20,096 84	1,852 90	18,243 94	18,289 92	621 05	3.39
Canadian Surety.....	75,883 43	14,092 66	61,790 77	65,812 76	2,103 31	3.20
Casualty Co. of Canada.....	4,085 80	220 38	3,865 42	4,557 63	2,040 25	44.77
Century Indemnity.....	55 00		55 00	33 96	50 68	149.23
Century Insurance.....	811 03	141 77	669 26	469 38		
Consolidated Fire.....	3,473 71	1,777 28	1,696 43	4,135 58	2,775 61	67.11
Dominion of Canada General.....	109,203 44	14,675 51	94,527 93	97,368 24	39,771 02	40.85
Employers' Liability.....	49,442 50	5,625 05	43,817 45	44,397 29	3,794 92	8.54
Federal Insurance.....			1,057 63	687 67	11 00	1.59
Fidelity & Casualty of New York.....	1,057 63		3,502 70	32,424 09	19,093 25	58.89
Fidelity Insurance of Canada.....	48,493 19	15,990 49				
Firemen's Fund.....			46,242 91	52,073 57	8,930 46	17.15
General Accident of Canada.....	50,201 24	3,958 33	1,808 26	910 23	35 41	3.89
General Casualty of Paris.....			11,005 66	9,502 19	13,316 69	140.14
Globe Indemnity.....	16,629 17	5,623 51				
Grain Insurance.....			76,446 24	79,541 53	7,712 75	9.69
Guarantee Co. of North America.....	83,596 24	7,150 00	19,451 80	19,611 24	1,460 31	7.45
Guardian Insurance of Canada.....	19,581 04	129 24				
Hand-in-Hand.....			4,001 72	3,561 93	100 80	2.83
Hartford Accident & Indemnity.....	4,001 72					
Home Indemnity.....						
Hudson Bay.....	2,921 28	2,921 28	13,854 83	13,696 76	6,206 53	45.31
Imperial Guarantee & Accident.....	15,254 60	1,399 77	277 47	245 65	301 15	122.59
Imperial Insurance Office.....	363 89	86 42	11,207 82	6,615 74	1,013 09	15.31
Indemnity of North America.....	12,110 98	903 16	1,277 75	1,306 58	92 65	7.09
International Fidelity.....	1,277 75		-354 04	65 52		
Law, Union & Rock.....	-354 04					
Legal & General.....			5,290 02	3,740 31	-8,519 25	
Liverpool & London & Globe.....	24,582 68	19,292 66	41,369 14	48,928 23	12,248 80	25.03
London Guarantee & Accident.....	49,316 89	7,947 75	17,387 41	17,228 52	152,872 31	887.32
London & Lancashire G. & A.....	20,692 36	3,304 95	367 19	337 42	-565 85	
London & Provincial.....	367 19					
London & Scottish.....			7,811 26	12,203 59	139 75	1.14
Maryland Casualty.....	7,811 26					
Merchants Fire.....			153 75	144 77		
Metropolitan Casualty.....	153 75		31,750 73	37,592 40	12,272 74	32.65
National Surety.....	36,352 69	4,601 96	2,852 89	2,549 46	26 94	1.06
North British & Mercantile.....	2,972 11	119 22	1,651 20	1,686 25	-129 16	
Northern Assurance.....	1,970 56	319 36	8,175 70	9,471 41	3,745 56	39.54
Norwich Union Fire.....	12,029 08	3,853 38	18,819 50	18,530 99	8,178 44	44.13
Ocean Accident & Guarantee.....	23,979 78	5,160 28	2,195 50	5,578 76	21 00	1.33
Pearl Assurance.....	2,524 03	328 53	14,865 95	9,038 49		
Phoenix Assurance, London.....	14,865 95		2,060 65	2,242 91	119 59	5.33
Pilot.....	2,138 00	77 35	180 50	153 31		
Provident.....	187 00	-2 50	701 00	499 47		
Prudential Assurance.....	759 50	58 50	1,187 24	1,276 79	29 64	2.32
Railway Passengers.....	1,187 24		8,236 90	6,690 26	5,611 19	83.87
Royal Exchange.....	8,586 90	350 00	11,584 63	10,605 72	3,791 74	35.75
Royal Insurance.....	20,324 36	8,739 73	335 10	316 89	184 03	58.07
Scottish Metropolitan.....	461 60	126 50	980 89	1,074 97		
Sun Insurance Office.....	1,033 06	52 17	10,783 51	11,237 31	4,063 51	36.16
Toronto General.....	12,247 71	1,464 20				
Travelers Fire.....			880 83	1,029 42	543 60	52.81
Union of Canton.....	880 83		1,451 78	1,010 99		
Union Marine & General.....	2,190 25	738 47	132,800 42	143,842 18	93,836 98	65.24
United States Fidelity.....	134,772 08	1,971 66	8,246 89	7,965 51	490 02	6.15
Western.....	10,297 41	2,050 52	375 89	585 22	-14 12	
World Marine & General.....	1,290 53	914 64	1,345 29	1,244 81	191 93	15.42
Yorkshire.....	1,353 24	7 95				
Totals.....	986,889 66	154,757 86	832,131 80	864,338 75	418,074 54	48.37

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1933, ACCORD-
ING TO CLASSES OF INSURANCE—*Continued*

HAIL

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
American Alliance.....	33 36		33 36	33 36		
Continental Insurance.....	2,144 70		2,144 70	2,144 70	3,836 55	178.88
Fidelity Phoenix.....	548 00		548 00	548 00		
First American.....	44 00		44 00	26 40		
Guardian Assurance.....						
General Casualty of Paris.....	42,712 65		42,712 65	42,712 65	17,920 30	41.96
Great American.....	417 00	33 36	383 64	383 64		
Home.....	439 01		439 01	439 01		
London-Canada.....						
London & County Fire.....						
Mercury.....						
New York.....						
Queen City.....						
Security of New Haven.....	23,929 09		23,929 09	23,929 09	19,199 43	80.23
Union Marine.....						
United Firemen's.....						
Westminster.....						
Totals.....	70,267 81	33 36	70,234 45	70,216 85	40,956 28	58.33

INLAND MARINE

Aetna.....						
Alliance of Philadelphia.....	784 54		784 54	784 54	24 73	3.15
Automobile.....	3,237 48		3,237 48	3,479 89	1,596 74	45.88
British America.....						
British Canadian.....						
British Empire.....						
China Fire.....						
Commercial Union.....						
Columbia.....						
Continental Insurance.....						
Eagle, Star & British Doms.....	2,908 29		2,908 29	3,022 38	1,197 56	39.62
Federal.....						
Fidelity-Phoenix Fire of New York						
Fire Association of Philadelphia.....	16,439 47	412 37	16,027 10	16,144 05	13,166 17	81.55
Firemen's Insurance.....	48 30		48 30	48 30		
General Accident, Fire & Life.....						
General Casualty Ins. Co. of Paris.						
Guildhall.....						
Hand-in-Hand.....						
Hartford Fire.....	57 75		57 75	57 75		
Home.....	4,673 03	142 50	4,530 53	4,530 53	3,204 12	70.72
Imperial Guardian & Accident Co.						
Indemnity Mutual.....	4,339 27	318 22	4,021 05	2,984 02	2,869 95	96.18
Insurance Co. of North America.....	15,959 52		15,959 52	15,959 52	22,208 60	139.15
Liverpool & London & Globe.....						
London Assurance.....					-198 00	
Marine Insurance.....						
National Union Fire.....						
New Brunswick Fire.....	1,252 07	1,252 07				
Philadelphia.....	1,434 09		1,434 09	1,585 92	398 24	25.11
Providence-Washington.....	782 74	61 42	721 32	721 32	497 98	69.04
Queen.....	24 54		24 54	24 54	6,956 53	28,323.27
Royal Exchange.....	2,428 12		2,428 12	2,428 12	1,197 55	49.32
Royal Insurance.....	632 89		632 89	632 89	2,357 85	372.55
St. Paul Fire & Marine.....	12,887 66	390 92	12,496 74	12,496 74	5,930 21	47.46
Scottish Metropolitan.....					-37 00	
Springfield.....						
Standard Marine.....	-155 10	-242 84	87 74	851 41	377 25	44.33
Tokio Marine & Fire.....	16,621 74	594 64	16,027 10	15,969 36	13,166 17	82.45
Toronto General.....						
Travelers Fire.....						
Union of Canton.....						
United States Fire.....	17,589 49	1,562 39	16,027 10	11,779 92	13,203 17	112.08
U.S. Merchants & Shippers.....						
Westchester Fire.....	16,942 02	914 92	16,027 10	15,969 65	13,203 83	82.68
Western Assurance.....						
Yorkshire.....						
Totals.....	118,887 91	5,406 61	113,481 30	109,470 85	101,315 65	92.55

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1933, ACCORDING TO CLASSES OF INSURANCE—*Continued*

INLAND TRANSPORTATION						
Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	[\$ c.	
Aetna Insurance.....	128,863 96	2,062 50	126,801 46	126,211 31	25,630 64	20.30
Agricultural.....						
Alliance Assurance.....	569 48		569 48	639 62	630 92	98.64
Alliance of Philadelphia.....	12,008 40	9 22	11,999 18	14,347 52	3,800 00	26.49
American Alliance.....	120 25	7 53	112 72	112 69	19 56	17.35
American & Foreign.....						
American Home.....						
Atlas Assurance.....	1,348 25		1,348 25	855 76	2,539 70	296.78
Automobile.....	5,833 73		5,833 73	7,515 64	5,972 96	79.47
British America.....	17,027 42	3,213 28	13,814 14	15,268 24	4,052 67	26.54
British & Foreign.....	675 69		675 69	675 69		
British Canadian.....						
British Empire.....						
British Northwestern.....	7,390 16	222 70	7,167 46	5,094 52	184 83	3.63
British Oak.....	67 50		67 50	62 75	21 93	34.94
Canada Security.....	763 51	33 86	729 65	700 57	603 59	86.10
Canadian Fire.....	250 00		250 00	150 00		
Canadian General.....	4,267 23	205 50	4,061 73	3,081 52	1,422 03	46.14
Canadian Indemnity.....	2,212 80	350 00	1,862 80	1,125 15		
Century.....						
Columbia.....	6,342 01	6,342 01		14 21		
Commercial Union.....						
Connecticut Fire.....	5,893 92	203 00	5,690 92	5,052 27	964 45	19.09
Continental Insurance.....	5,297 18	895.58	4,401 60	4,411 02	1,893 56	42.93
County Fire.....	28 18		28 18	38 42	4 88	12.70
Dominion of Canada General.....	8,985 54	14.98	8,970 56	8,927 21	1,771 56	19.84
Eaton, T., General.....	7,709 08		7,709 08	7,709 08	366 28	4.75
Equitable Fire.....	1,267 99	129 80	1,138 19	1,010 38	192 89	19.09
Federal Insurance of New Jersey.....	1,252 17		1,252 17	1,282 05		
Fidelity Phoenix Fire.....	2,212 67		2,212 67	2,612 66	551 58	21.11
Fire Association of Philadelphia.....	14,676 42	862 28	13,814 14	15,555 79	4,052 67	26.05
Firemen's Fund Insurance Co.....	6,773 20	199 15	6,574 05	5,711 71	1,313 28	23.00
Firemen's Insurance.....						
First American.....	267 59		267 59	368 53	315 37	85.57
First National.....						
General, Accident, Fire & Life.....	3,663 29	743 71	2,919 58	4,031 38	2,325 54	57.68
Glens Falls.....	10,040 31	558 37	9,481 94	6,960 33	6,549 64	94.10
Globe Indemnity.....						
Great American.....	1,408 94	140 90	1,268 04	1,170 26	220 07	18.80
Guardian Insurance of Canada.....	1,642 92		1,642 92	1,791 54	107 75	6.01
Hartford Fire.....	18,268 71		18,268 71	17,718 38	5,875 98	33.16
Home.....	6,481 38		6,481 38	7,940 85	849 16	10.69
Imperial Guarantee & Acc. Co.....						
Indemnity Mutual.....	3,532 12	191 41	3,340 71	2,242 62	554 91	24.74
Insurance Co. of North America.....	32,871 44	-20 51	32,891 95	33,955 26	12,172 96	35.8
Insurance Co. of Pennsylvania.....						
Legal & General.....	3,520 17		3,520 17	2,140 97	2,568 66	112.00
Liverpool & London & Globe.....	3,536 84	3 52	3,533 32	2,570 14	1,752 15	68.13
London Assurance.....	-1,680 64		-1,680 64	2,265 28		
London Guarantee & Accident.....	1,852 88	121 75	1,731 13	1,719 24	306 54	17.83
London & Lancashire G. & A.....	139 91		139 91	230 09		
London & Lancashire Insurance.....	17,848 79	3,512 57	14,336 22	6,442 58	316 05	4.91
Marine Insurance.....	9,679 33		9,679 33	10,142 34	844 09	8.32
National Fire of Hartford.....						
National Union Fire.....	3,820 17		3,820 17	5,063 41	4,055 32	80.09
New Hampshire Fire.....						
New York Underwriters.....	58 00	50 75	7 25	4 35		
Niagara Fire.....	1,191 59		1,191 59	2,096 22	4,411 26	210.44
North British & Mercantile.....	4,024 05	91 80	3,932 25	3,652 37	1,954 75	53.52
North River.....	61 25		61 25	36 75		
Northern Assurance.....	867 22	15 00	852 22	879 86	550 38	62.55
Norwich Union.....	8,282 82	1,628 41	6,654 41	6,151 92	2,507 77	40.76
Pearl Assurance.....	468 93	13 99	454 94	297 46	184 00	61.85
Philadelphia Fire.....						
Phoenix Assurance.....	4,346 70	2,376 62	1,970 08	1,395 91	100 00	7.16
Phoenix of Hartford.....	16,329 22	6,898 35	9,430 87	8,372 47	1,598 25	19.09
Pilot.....						
Providence Washington.....	626 92		626 92	511 91	4 00	.78
Provident.....	2,502 44	30 00	2,472 44	2,281 96	494 96	21.69
Prudential Assurance Co.....	539 45	284 87	254 58	312 26	98 00	31.38
Queen Insurance Co. of America.....	1,820 04		1,820 04	1,522 14	15 03	.99
Railway Passengers.....	1,275 31		1,275 31	1,109 48	227 33	20.49
Royal Exchange.....						
Royal Insurance.....	1,632 90	185 62	1,447 28	915 06	323 19	35.32
St. Paul Fire & Marine.....	38,588 94		38,588 94	36,481 55	12,024 16	32.96
Scottish Metropolitan.....						
Standard Marine.....						

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1933, ACCORD-
ING TO CLASSES OF INSURANCE—*Continued*

INLAND TRANSPORTATION—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Springfield.....	1,356 58		1,356 58	1,108 82		
Sun Insurance Office.....	1,547 23		1,547 23	1,224 11	309 17	25.26
Tokio Marine & Fire.....	14,811 26	997 12	13,814 14	15,159 18	4,052 67	26.73
Toronto General.....	4,255 67	869 86	3,385 81	3,792 53	645 49	17.02
Travelers Fire.....	4,359 21	27 13	4,332 08	3,245 33	3,974 37	122.46
Union Assurance Society.....						
Union Marine.....	8,207 25	4,797 58	3,409 67	2,846 61	448 70	15.76
Union of Canton.....	26,264 79	181 94	26,082 85	27,460 62	11,381 34	41.45
United States Fire.....	22,867 98	9,053 84	13,814 14	15,202 20	4,052 67	26.65
U.S. Merchants & Shippers.....						
Universal.....						
Westchester Fire.....	13,814 14		13,814 14	15,159 18	4,075 67	26.88
Western.....	89,825 80	62,197 52	27,628 28	30,536 49	8,113 41	26.57
World Fire & Marine.....	5,454 93		5,454 93	5,803 11	8,471 11	145.97
World Marine & General.....	1,544 25	1,215 12	329 13	297 79	34 00	11.41
Yorkshire.....	6,172 31	2,115 61	4,056 70	2,168 07	2,928 81	135.09
Totals.....	641,828 07	113,034 24	528,793 83	524,844 71	167,784 66	31.97

LIABILITY

Atlas Assurance.....	246 05		246 05	171 87	20 00	11.64
Alliance Assurance.....	2,466 93		2,466 93	2,492 83	331 50	13.30
Boiler Inspection.....						
British America.....	1,589 74	115 96	1,473 78	2,666 04	3,110 33	116.66
British Canadian.....	152 86	11 25	141 61	—200 19		
British Empire.....	511 00	27 69	483 31	527 63	317 35	60.15
British Northwestern Fire.....	138 16	—23 04	161 20	45 04	38 45	85.37
Canada Accident.....	5,479 30	672 57	4,806 73	4,483 99	1,680 89	37.49
Canada Security.....	2,402 26	463 29	1,938 97	1,963 80	609 27	31.02
Canadian General.....	21,455 49	1,310 50	20,144 99	21,801 46	11,583 83	53.13
Canadian Indemnity.....	8,551 53		8,551 53	7,265 97	2,341 76	32.22
Canadian Surety.....	6,398 00	390 56	6,007 44	5,635 75	6,814 42	120.91
Car & General.....	18 87		18 87	19 37		
Casualty Co. of Canada.....	3,958 33	489 96	3,468 37	3,998 30	975 14	24.39
Century Indemnity.....				4 58		
Commercial Union.....	729 63	281 98	447 65	292 49	91 87	31.41
Consolidated Fire.....	21,439 70	5,726 42	15,713 28	18,072 64	7,977 49	44.14
Continental Casualty.....	7,539 15	1,359 66	6,179 49	7,075 25	522 54	7.39
Dominion of Canada General.....	12,858 98	1,734 64	11,124 34	9,440 67	3,467 09	36.73
Employers' Liability.....	72,882 76	2,145 06	70,737 70	70,422 40	40,381 27	57.34
Federal Fire.....	3,466 55	684.63	2,781 92	3,037 02	1,626 40	53.55
Fidelity Casualty of New York.....				516 80		
Fidelity Insurance of Canada.....	8,065 15	2,153 20	5,911 95	6,571 21	4,194 54	63.83
General Accident of Canada.....	71,803 49	1,082 26	70,721 23	68,197 81	17,360 63	25.46
General Accident, Fire & Life.....	1,507 07	—2 07	1,509 14	1,556 32	115 00	7.39
General Casualty of America.....						
General Casualty of Paris.....	3,231 54		3,231 54	3,064 09	1,271 70	41.51
Globe Indemnity.....	245,241 29	160,818 22	84,423 07	99,294 63	24,870 64	25.05
Guardian Insurance of Canada.....	7,192 40	25 00	7,167 40	7,783 79	6,780 54	87.11
Guildhall.....	4,505 81		4,505 81	3,235 80	326 76	10.09
Hartford Accident & Indemnity.....	20,274 92	—3 41	20,278 33	19,825 97	9,124 79	46.02
Hartford Fire.....						
Hudson Bay.....	104 40	104 40				
Imperial Guarantee & Accident.....	6,167 01	144 38	6,022 63	6,487 37	1,585 45	24.44
Imperial Insurance Office.....						
Indemnity of North America.....	5,835 19	267 41	5,567 78	4,780 66	222 24	4.65
Law, Union & Rock.....	18,985 74	76 36	18,909 38	17,143 28	14,285 29	83.33
Legal & General.....	10 00		10 00	3 42		
Liverpool & London & Globe.....	172,002 70	156,758 88	15,243 82	11,725 96	17,441 85	148.75
London & Lancashire Guard. & Acc.....	46,834 86	15,588 26	31,246 60	34,188 62	8,866 38	25.93
London Guarantee & Accident.....	12,571 31	117 12	12,454 19	14,942 49	10,900 03	72.95
London & Provincial.....	976 29		976 29	1,125 01	238 99	21.24
London & Scottish.....	1,746 50		1,746 50	1,909 74	65 00	3.40
Maryland Casualty.....	—949 62		—949 62	3,400 48	401 25	11.79
Merchants Casualty.....	816 14		816 14	868 31	—177 10	
Metropolitan Casualty.....	884 64		884 64	804 60	—14 50	
Motor Union.....	306 77	10 88	295 89	357 70	267 25	74.71
Northern Assurance.....	10,558 17	12 99	10,545 18	10,630 80	3,810 44	35.84
North American Accident.....						
North British & Mercantile.....	4,682 75		4,682 75	4,331 87	1,224 28	28.26
Norwich Union.....	9,168 84	30 50	9,138 34	10,268 41	9,116 92	88.78
Occidental Fire.....	524 29	265 03	259 26	213 03		

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1933, ACCORD-
ING TO CLASSES OF INSURANCE—*Continued*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Ocean Accident & Guarantee.....	18,376 27	357 85	18,018 42	11,570 51	4,679 19	40.44
Pearl.....	770 56	60	769 96	635 34	616 00	96.95
Phoenix of London.....	5,209 48		5,209 48	3,363 77	2,019 05	60.02
Pilot.....	5,020 52		5,020 52	4,348 87	1,345 46	30.94
Preferred Accident.....						
Provident Assurance.....	6,892 89	— 1 97	6,894 86	5,160 19	6,402 40	124.07
Prudential Assurance.....	1,005 12		1,005 12	939 37	20 00	2.13
Railway Passengers.....	1,300 07		1,300 07	1,272 86	2,933 30	230.45
Royal Exchange.....	14,765 32	22 38	14,742 94	9,995 69	251 91	
Royal Insurance.....	89,471 09	8,887 48	80,583 61	60,373 09	53,872 88	89.2
Scottish Metropolitan.....	399 45	25 54	373 91	398 12	285 00	71.58
Sun Insurance Office.....	2,466 35	79 93	2,386 42	2,267 10	50 75	2.24
Toronto General.....	34,865 34	7,835 43	27,029 91	26,658 09	6,965 79	26.13
Travelers Indemnity.....	1,656 13		1,656 13	2,058 84	183 39	8.91
Travelers Insurance.....	25,484 60		25,484 60	25,773 46	24,004 75	93.14
Union Assurance Society.....	1,088 67	3 75	1,084 92	1,235 32	2,046 22	165.64
Union Indemnity.....						
Union of Canton.....	67,204 41		67,204 41	73,742 58	28,539 67	38.70
Union Marine.....	1,683 10		1,683 10	917 36	118 24	12.89
United States Fidelity.....	15,742 30		15,742 30	21,689 79	610 31	2.81
United States Guarantee.....	33 96		33 96	16 55		
Western.....	9,833 38	864 10	8,969 28	10,349 29	2,190 27	21.18
World Marine & General.....	19,122 09	10,978 20	8,143 89	8,144 44	3,330 10	40.88
Yorkshire.....	2,647 90	43	2,647 47	2,634 17	2,606 00	98.93
Zurich.....	25,007 95		25,007 95	16,209 81	7,127 48	43.97
MUTUAL						
Lumbermen's Mutual Casualty.....	577 50		577 50	891 74	204 69	22.95
Total.....	1,175,957 39	381,894 26	794,063 13	783,082 43	364,067 00	46.49

LIVE STOCK

Canadian General.....						
Hartford Accident & Indemnity.....						
Hartford Live Stock.....	14,480 91		14,480 91	14,906 36	15,922 72	106.82
Home Indemnity.....						
Indemnity of North America.....	3,730 44		3,730 44	4,440 88	3,504 00	78.92
Pilot.....						
Toronto General.....						
Yorkshire.....	270 95		270 95	296 42	471 45	159.05
Totals.....	18,482 30		18,482 30	19,643 66	19,898 17	101.30

OCEAN MARINE

Alliance of Philadelphia.....	1,468 22		1,468 22	1,468 22	1,526 43	103.96
Automobile.....	5,411 12		5,411 12	5,411 12	2,841 23	52.50
British America.....	58,741 81	30,539 35	28,202 46	28,448 60	18,319 40	64.39
British Canadian.....						
British Empire.....						
British Traders.....	7,040 09		7,040 09	6,922 17	3,448 84	49.82
Columbia.....	11 93	11 93				
Commercial Union.....						
Continental Insurance.....						
Eagle, Star & British Dominion.....	4,058 34		4,058 34	4,058 34	2,130 92	52.51
Federal Insurance.....						
Fidelity-Phoenix Fire N.Y.....						
Fire Association of Philadelphia.....	12,176 85	1 49	12,175 36	12,357 57	5,243 23	42.43
Firemen's Fund.....	10,381 02	1,684 96	8,696 06	8,247 37	11,658 38	141.31
Glens Falls.....						
Great American Insurance.....						
Hartford Fire.....	19,421 22		19,421 22	19,421 22	4,413 68	22.73
Home Fire & Marine.....	1,849 75	718 50	1,131 25	708 20	245 81	34.72
Home Insurance.....	9,715 86		9,715 86	9,715 86	358 67	3.70
Imperial Guarantee & Accident.....						
Indemnity Mutual.....	5,836 41	156 40	5,680 01	4,135 62	2,184 03	52.81
Insurance Co. of North America.....	9,610 32		9,610 32	9,610 32	509 31	5.30
Liverpool & London & Globe.....	2,882 24	65 98	2,816 26	2,816 26	475 26	16.52
London Assurance.....	67 50		67 50	67 50		

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1933, ACCORD-
ING TO CLASSES OF INSURANCE—Continued

OCEAN MARINE—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Marine Insurance.....	1,503 03		1,503 03	1,469 87	574 56	39.09
National Union Fire.....						
New Brunswick Fire.....						
Norwich Union Fire.....	6,014 14	1,154 44	4,859 70	4,939 60	766 34	15.51
Philadelphia Fire.....						
Phoenix of London.....	7,398 56	7,398 56				
Providence-Washington.....	3,754 98	28 37	3,726 61	3,726 61	159 30	42.75
Queen of America.....	595 65	284 94	310 71	310 71	—188 34	
Royal Exchange.....	4,058 35		4,058 35	4,058 35	2,130 93	52.51
Royal Insurance.....	29 64		29 64	29 64	26 20	88.39
St. Paul Fire & Marine.....	11,923 37	168 07	11,755 30	11,755 30	2,010 73	17.11
Scottish Metropolitan.....					—22 98	
Standard Marine.....	7,193 22	634 17	6,559 05	6,309 58	—618 28	
Tokio Marine & Fire.....	12,942 70	767 34	12,175 36	12,316 30	5,243 23	42.57
Toronto General.....						
Union of Canton.....	36,356 07	2,641 66	33,714 41	33,716 14	13,599 40	40.33
Union Marine.....	8,564 93	3,744 81	4,820 12	3,374 08	766 33	22.71
United States Fire.....	12,193 12	17 76	12,175 36	9,752 46	5,266 21	54.00
U.S. Merchants & Shippers.....						
Westchester.....	12,194 61	19 25	12,175 36	12,255 42	5,355 92	43.70
Western.....	188,356 75	131,951 76	56,404 99	56,897 25	35,756 91	62.84
Yorkshire.....	571 06		571 06	543 49	277 18	51.00
Totals.....	462,322 86	181,989 74	280,333 12	274,843 17	124,458 83	45.28

PLATE GLASS

Alliance Assurance.....	1,701 69		1,701 69	2,385 80	615 10	25.78
Anglo Scottish Insurance.....	20 73		20 73	37 43		
Atlas Assurance.....	19 12		19 12	9 06		
British America.....	957 73		957 73	815 07	192 03	23.56
British Canadian.....	286 26		286 26	270 15	—7 70	
British Empire.....	406 89		406 89	341 18	23 31	6.83
British Northwestern.....	1,277 95		1,277 95	480 88	61 71	12.83
Canada Accident & Fire.....	4,394 30	183 21	4,211 09	4,591 27	1,405 80	30.62
Canada Security.....	—996 98	—1,020 60	23 62	1,008 75	1,045 57	103.62
Canadian Fire.....	1,423 00		1,423 00	1,458 99	169 95	11.64
Canadian General.....	5,535 47	441 15	5,094 32	4,416 00	1,175 76	26.62
Canadian Indemnity.....	2,613 04		2,613 04	3,046 57	968 88	31.80
Canadian Surety.....	2,187 14	93 54	2,093 60	2,949 45	974 32	33.03
Casualty Co. of Canada.....	9,788 48	355 18	9,433 30	11,599 31	4,248 08	36.62
Century Indemnity.....	—10 94		—10 94	64 71	115 30	178.18
Century Insurance.....	124 82		124 82	414 06	—117 02	
Commercial Union.....	500 89		500 89	494 13	189 95	38.44
Consolidated Fire.....	756 13		756 13	1,834 09	1,030 32	56.17
Continental Casualty.....	4,200 38		4,200 38	5,427 78	2,108 57	38.85
Dominion Fire.....	1,880 12		1,880 12	1,673 59	717 65	42.88
Dominion of Canada General.....	12,309 54		12,309 54	12,493 37	4,392 89	35.16
Eagle, Star & British Dominion.....	2,852 24		2,852 24	3,579 39	1,393 39	41.23
Employers' Liability.....	6,147 75	192 00	5,955 75	5,865 53	2,645 80	45.10
Federal Fire.....	5,794 11		5,794 11	5,860 90	1,808 85	30.85
Fidelity & Casualty, N.Y.....	21 78		21 78	27 11		
Fidelity Insurance of Canada.....	1,207 90		1,207 90	971 80	225 21	23.17
General Accident of Canada.....	12,956 84	156 97	12,799 87	11,432 89	6,271 31	54.85
General Accident, Fire & Life.....	1,695 13		1,695 13	1,323 53	622 88	47.06
General Casualty of America.....	18 00		18 00	6 50		
General Casualty of Paris.....	1,071 87		1,071 87	1,301 19	386 90	29.74
Globe Indemnity.....	4,600 91	1,255 61	3,345 30	2,535 10	1,326 26	52.31
Great American Indemnity.....	3,535 56		3,535 56	3,382 24	2,471 39	73.06
Guardian Insurance of Canada.....	2,774 12		2,774 12	3,012 83	826 99	27.45
Guildhall.....	423 37		423 37	517 90	332 00	64.10
Halifax Fire.....	613 24		613 24	1,158 18	334 20	28.86
Hand-in-Hand.....	1,490 60		1,490 60	2,253 37	806 87	35.81
Hartford Accident & Indemnity.....	1,526 37		1,526 37	1,568 03	928 55	59.22
Home Indemnity.....						
Hudson Bay.....	601 99	601 99				
Imperial Guarantee & Accident.....	603 48		603 48	634 96	348 31	54.86
Imperial Insurance Office.....	315 36	11 57	303 79	333 48	118 86	35.64
Indemnity of North America.....	886 41		886 41	592 83	158 57	26.75
Insurance Co. of Pennsylvania.....						
Law, Union & Rock.....	495 03		495 03	420 98	16 66	3.96
Legal & General.....	100 24		100 24	51 54		
Liverpool & London & Globe.....	5,015 60	4,643 90	371 70	807 18	86 02	10.66
London, Guarantee & Accident.....	3,024 10		3,024 10	2,596 29	950 50	36.61

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1933, ACCORD-
ING TO CLASSES OF INSURANCE—*Continued*

PLATE GLASS—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
London & Lancashire Guar. & Acc.	5,063 54		5,063 54	6,231 45	2,876 00	46.15
London & Provincial	4 18		4 18	36 77		
London & Scottish	701 72		701 72	659 49	112 81	17.10
Maryland Casualty	1,094 31		1,094 31	2,226 85	668 18	30.00
Metropolitan Casualty	147 40		147 40	182 37	110 67	60.68
Motor Union	465 65		465 65	548 44	317 39	57.87
National Provincial	2,914 32		2,914 32	3,337 55	970 89	29.09
North British & Mercantile	4,189 15		4,189 15	3,244 18	2,111 59	65.09
Northern Assurance	6,722 70		6,722 70	8,235 20	2,841 49	34.50
Norwich Union	6,746 96		6,746 96	7,791 74	2,375 64	30.49
Occidental Fire	2 97		2 97	161 93	136 38	84.22
Ocean Accident & Guarantee	39,209 38		39,209 38	35,697 83	17,983 80	50.37
Phoenix of London	412 23		412 23	31 53		
Pilot	2,466 77		2,466 77	1,719 69	866 41	50.37
Provident	847 35		847 35	641 11	302 56	47.19
Prudential Assurance Co., Ltd.	1,235 25		1,235 25	1,463 90	438 64	29.96
Railway Passengers	682 54		682 54	587 31	418 81	71.31
Royal Insurance	5,358 88	2,192 55	3,166 33	3,167 78	1,234 28	38.96
Scottish Metropolitan	475 86		475 86	453 86	237 43	52.31
Southern	475 36		475 36	607 50	351 18	57.81
Sun Insurance Office	395 68	39 11	356 57	505 48	266 92	52.80
Toronto General	3,312 72	447 22	2,865 50	2,796 12	1,245 71	44.55
Trans-Canada						
Travelers Indemnity	4,087 93		4,087 93	4,879 92	2,895 28	59.33
Union Assurance Society	379 88		379 88	422 38	164 76	39.01
Union Marine	148 46		148 46	182 71	65 91	36.07
Union of Canton	2,095 52		2,095 52	2,248 12	1,070 30	47.61
United States Fidelity	4,461 61		4,461 61	3,849 33	948 55	24.64
Western	3,126 32	96 43	3,029 89	3,000 58	1,105 83	36.85
World Marine & General	11,198 81	5,599 40	5,599 41	6,411 14	2,040 19	31.82
Yorkshire	2,293 50		2,293 50	2,185 14	965 30	44.17
Zurich	5,100 96		5,100 96	4,495 90	2,009 06	44.69
MUTUALS						
Lumbermen's Mutual Casualty Co.	2,770 89		2,770 89	2,766 68	977 27	35.32
Portage La Prairie	949 35		949 35	1,232 40	647 41	52.53
Totals	226,685 91	15,289 23	211,396 68	214,047 77	90,126 63	42.11

PROPERTY

Aetna	214 30		214 30	324 17	204 16	62.98
American Alliance	7 41	6 00	1 41	6 62	3 00	45.31
Alliance of Philadelphia	236 10		236 10	—109 31		
American Insurance of Newark	21 47		21 47	82 21	7 89	9.60
Boiler Inspection	51,901 83	—227 32	52,129 15	51,337 23	10,413 69	20.28
British Northwestern				9 51		
Canadian General	4,606 61	28 56	4,578 05	1,972 05	1,214 25	61.57
Connecticut Fire	118 37		118 37	118 37	55 05	46.51
Continental Insurance	1,381 17		1,381 17	1,751 12	773 78	44.24
Employer's Liability	343 06		343 06	316 27	37 12	11.73
Equitable Fire & Marine	243 40		243 40	243 40	11 01	4.52
Fire Association of Philadelphia	82 04	20 00	62 04	—6 83	51 56	
Fidelity & Casualty				2 00		
Fidelity Phoenix	1,319 27		1,319 27	1,393 18	371 80	26.69
General Accident of Canada	21,955 50		21,955 50	57,105 85	8,311 01	14.55
First American	60 25		60 25	216 93		
General Casualty of Paris						
Glens Falls						
Great American	—16 42	—30 14	13 72	291 42	33 75	11.58
Hartford Fire	7 50		7 50	9 18		
Hartford Steam Boiler						
Home	21,688 27		21,688 27	26,778 90	28,097 96	104.93
Imperial Insurance Office	17 52		17 52	30 37		
Insurance of North America	—108 44		—108 44	652 38		
Liverpool & London & Globe						
Liverpool-Manitoba						
London Canada	64 85		64 85	25 36		
London Provincial						
Maryland Casualty	1,334 43		1,334 43	3,528 49	179 47	5.09
Mercury Insurance	10 14	—119 93	130 07	696 64	13 50	1.94
Michigan	44 10		44 10	17 03	270 77	15.94
National Fire	563 50	192 00	371 50	131 60	115 72	87.93
National Union Fire						

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1933, ACCORD-
ING TO CLASSES OF INSURANCE—*Continued*

PROPERTY—Continued						
Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Niagara Fire.....	218 74	15 00	203 74	330 27	29 20	8.84
New York Underwriters.....	275 02	240 64	34 38	45 52		
Philadelphia Fire & Marine.....	24 00		24 00	7 01	6 30	87.8
Phoenix of Hartford.....	547 17	328 20	218 97	218 97	91 23	41.66
Phoenix of London.....	—89 24		—89 24	42 88		
Planet.....	3 00		3 00	1 49		
Providence-Washington.....	28 94		28 94	28 94	101 21	349.72
Queen.....				9 48		
Reliance Insurance Co.....	219 48	92 38	127 10	74 27	21 98	29.59
Royal Insurance.....						
St. Paul Fire & Marine.....	1,205 79	53 38	1,152 41	2,760 94	1,676 36	60.72
Scottish Union.....						
Sentinel.....	11 02		11 02	02	67 69	
Sun Insurance Office.....	12 89	8 59	4 30	30 70		
Springfield.....	440 96	55 12	385 84	1,000 82	2,369 82	236.84
Toronto General.....	4,157 73	131 99	4,025 74	2,808 37	1,665 41	59.30
Travelers Indemnity.....	1,356 85		1,356 85	2,492 81	1,199 58	48.12
Union Assurance Society.....	136 50		136 50	94 70		
Union of Canton.....	2 00		2 00	5 01		
Union Marine.....						
United States Fire.....						
Westchester.....	969 47	484 62	484 85	484 85	67 14	13.85
World Fire & Marine.....	57 99		57 99	—1 30		
Yorkshire.....						
MUTUALS						
Hardware Dealers.....	9 00		9 00	15 98		
Lumbermen's Mutual Insurance.....	27 75		27 75	16 33		
Mill Owners Mutual.....	105 70		105 70	105 70	70 11	66.32
Minnesota Implements.....	9 00		9 00	15 98		
Portage La Prairie.....	155 22		155 22	228 31	74 19	32.49
Retail Hardware.....	9 00		9 00	15 98		
Totals.....	115,990 21	1,279 09	114,711 12	157,758 17	57,605 17	36.51

SICKNESS

Aetna Life.....	60 00		60 00	86 35		
Alliance Assurance.....	2,311 35	183 88	2,127 47	2,236 97	1,395 18	62.36
British America.....	1,197 31	45 32	1,151 99	1,017 04	117 98	11.60
British Canadian.....	561 15		561 15	685 33	91 65	13.37
British Empire.....	534 15		534 15	662 85	683 52	103.12
British Northwestern.....	186 75		186 75	161 60	57 50	35.58
Canada Accident.....	8,541 93	571 06	7,970 87	7,556 10	46 98	.62
Canada Security.....	1,258 13	335 76	922 37	1,022 03	1,446 81	141.56
Canadian Indemnity.....	156 31		156 31	122 11	31 50	25.79
Canadian Surety.....	300 48	156 31	144 17	120 84	31 50	26.06
Car & General.....	590 83	2 50	588 33	611 68	363 01	59.34
Casualty Co. of Canada.....	10,642 41	906 39	9,736 02	9,896 99	4,274 57	43.19
Century Indemnity.....						
Confederation Life.....						
Commercial Union.....	1,636 93	292 16	1,344 77	1,253 50	402 31	32.09
Consolidated Fire.....						
Continental Casualty.....	79,005 66	265 08	78,740 58	83,620 13	91,093 25	108.94
Dominion of Canada General.....	53,883 20	6,347 12	47,536 08	50,493 09	35,121 11	69.56
Employers' Liability.....	56,560 80	15 00	56,545 80	58,345 88	36,248 06	62.12
Fidelity & Casualty of N.Y.....				30 89		
Fidelity Insurance of Canada.....	5,085 87	3,023 09	2,062 78	2,115 66	3,239 94	153.14
General Accident of Canada.....	28,158 49	1,566 51	26,591 98	24,288 19	19,420 68	79.96
General Accident, Fire & Life.....	4,503 99	54 86	4,449 13	3,782 78	2,664 39	70.43
General Casualty of Paris.....	6,667 97	132 83	6,535 14	6,467 58	3,690 10	57.06
Globe Indemnity.....	29,406 49	16,850 20	12,556 29	14,317 36	8,313 18	58.06
Guardian Insurance of Canada.....	1,284 13		1,284 13	1,286 75	1,561 38	121.34
Guildhall.....	433 57	35 10	398 47	407 07	298 81	73.40
Hartford Accident & Indemnity.....	682 40	120 00	562 40	367 05	103 40	28.17
Home Indemnity.....						
Hudson Bay.....	87 75	87 75				
Imperial Guarantee & Accident.....	19,149 14	459 71	18,689 43	19,418 98	8,967 88	46.18
Imperial Insurance Office.....	1,500 14	—6 47	1,506 61	1,606 57	674 08	41.96
Indemnity Co. of North America.....	490 22	20 00	470 22	478 12	—173 60	
Law, Union & Rock.....	1,572 61	116 50	1,456 11	1,470 81	455 46	30.97
Legal & General.....	165 70	45 00	120 70	111 70		
Liverpool & London & Globe.....	23,306 23	21,756 10	1,550 13	2,111 29	677 07	32.07

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1933, ACCORDING TO CLASSES OF INSURANCE—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
London Guarantee & Accident....	10,048 96		10,048 96	10,520 01	4,593 77	43.67
London & Lancashire Guar. & Acc.	12,990 86	1,119 92	11,870 94	12,811 83	7,641 85	59.65
London Life.....						
London & Provincial.....						
London & Scottish.....					—550 00	
Maryland Casualty.....	2,573 86		2,573 86	3,228 50	2,775 20	86.58
Metropolitan Casualty Co.....	534 25		534 25	480 99	—26 20	
Motor Union.....						
North American Accident.....	1,474 34	28 55	1,445 79	1,538 06	634 45	41.25
North British & Mercantile.....	1,687 83		1,687 83	1,511 55	1,054 90	69.79
Northern Assurance.....	5,183 39	3,217 52	1,965 87	2,592 60	1,294 50	49.93
North River.....						
Norwich Union Fire.....	13,468 44	1,484 75	11,983 69	13,010 40	7,114 90	54.69
Occidental Fire.....	422 57		422 57	431 45	171 85	39.83
Occidental Life.....	26 96		26 96	5 39		
Ocean Accident & Guarantee.....	22,788 70	2,706 06	20,082 64	20,614 57	12,948 08	62.81
Phoenix of London.....	552 93		552 93	444 23	16 00	3.60
Pilot.....						
Preferred Accident.....	164 00		164 00	262 18	721 43	275.17
Prudential Assurance.....	2,184 39	114 63	2,069 76	1,850 44	1,031 72	55.76
Railway Passengers.....	6,347 43		6,347 43	6,588 30	5,119 65	77.71
Royal Exchange.....	2,224 57	613 44	1,611 13	1,636 36	1,549 92	94.71
Royal Insurance.....	14,957 45	3,151 65	11,805 80	9,854 39	9,132 06	92.67
Scottish Metropolitan.....				364 63	260 71	71.49
Sun Insurance Office.....	2,139 52		2,139 52	2,272 56	976 02	42.95
Toronto General.....						
Travelers Insurance.....	23,670 44		23,670 44	26,296 01	14,136 93	53.76
Union Assurance Society.....	944 27	1 50	942 77	955 11	357 16	37.39
Union Marine.....	380 50		380 50	480 76	791 12	164.55
Union of Canton.....	14,063 53	35 00	14,028 53	15,883 37	10,285 68	64.76
United States Fidelity.....	11,712 27	99 84	11,612 43	12,506 73	3,826 63	30.59
Western.....	3,786 57	457 25	3,329 32	3,539 62	2,537 31	71.68
World Marine.....	4,476 18	2,545 31	1,930 87	2,022 58	1,252 65	61.93
Yorkshire.....						
Zurich.....	19,889 37		19,889 37	27,404 41	12,592 05	45.95
MUTUALS						
Metropolitan Life.....	11,245 57		11,245 57	10,721 88	8,535 44	79.61
Royal Guardian.....	1,300 75		1,300 75	1,478 76	689 60	46.63
Totals.....	531,161 99	68,957 18	462,204 81	487,460 96	322,663 08	66.19

STEAM BOILER

Boiler Inspection.....	82,264 52	—515 25	82,779 77	96,971 01	2,344 56	2.42
British Canadian.....	363 51	386 61	—23 10	—23 10		
Canada Accident.....	3,357 08	3,357 08				
Dominion of Canada General.....	13,853 99	2,912 35	10,941 64	12,588 53	462 80	3.68
Employers' Liability.....	11,947 07	—1 85	11,948 92	17,415 11	780 89	4.48
Fidelity & Casualty of New York.....	112 50	—30 67	143 17	617 56		
General Accident of Canada.....	32,863 57		32,863 57	30,765 93	649 57	2.11
Globe Indemnity.....	3,804 56		3,804 56	2,078 05	275 57	13.26
Guardian Insurance of Canada.....	1,630 07		1,630 07	1,422 78		
Home Indemnity.....						
London Guarantee.....	1,959 17		1,959 17	653 06		
Liverpool & London & Globe.....	4,227 29	3,804 56	422 73	225 44	30 62	13.58
Maryland Casualty.....	3,307 16		3,307 16	7,036 77	133 17	1.89
Northern Assurance.....	174 40	174 40				
Ocean Accident & Guarantee.....	13,997 83	103 72	13,894 11	3,571 74	60 00	1.69
Royal Insurance.....	8,208 02	4,218 37	3,989 65	3,989 65	260 81	6.53
Travelers Indemnity.....	56,854 64		56,854 64	41,316 07	2,430 08	5.88
Western.....	52 92	52 92				
World Marine & General.....	80 98	80 98				
Yorkshire.....						
Zurich.....						
Totals.....	239,059 28	14,543 22	224,516 06	218,628 60	7,428 07	3.40

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1933, ACCORD-
ING TO CLASSES OF INSURANCE—*Continued*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Acadia.....						
Alliance of Philadelphia.....						
American Alliance.....						
American Insurance.....						
British America.....	312 75	63 57	249 18	74 00	5 35	7.23
British Canadian.....						
British Empire.....	11 15	1 48	9 67	— 69		
British Northwestern Fire Ins. Co.						
British Oak.....						
British Traders.....						
Canada Security Assurance.....	—60 63		—60 63	155 08		
Canadian General.....						
Connecticut Fire.....	124 92	77 40	47 52	8 07		
Columbia.....	11 99		11 99	7 23	14 14	195.57
Continental.....						
County Fire.....	37 18	36 83	35	5 24	75	14.31
Eagle, Star & British Dom. Ins....						
Equitable Fire & Marine.....	13 50	4 00	9 50	1 62		
Fidelity-Phenix Fire of New York						
Fire Association of Philadelphia.....						
Firemen's Insurance Co. of Newark	2,080 13		2,080 13	1,172 53	1,714 81	146.25
General Insurance.....	40 00		40 00	—22 69		
Glens Falls.....	1,030 12	228 48	801 64	1,852 77	909 31	49.08
Globe & Rutgers.....						
Great American.....						
Guardian Insurance of Canada.....						
Hartford Fire.....	1,942 24		1,942 24	1,942 24	681 93	35.11
Home.....	1,278 40		1,278 40	1,278 40		
Home Fire.....						
Hudson Bay.....				3 43		
Imperial Assurance.....	402 76	378 78	23 98	14 48	28 28	195.30
Imperial Guardian & Accident.....				13 55	192 63	1,421.62
Imperial Insurance Office.....						
Insurance Co. of North America.....						
Insurance Co. of Pennsylvania.....						
London Canada.....						
London Guarantee & Accident.....	23 98		23 98	14 48	28 28	195.30
Maryland Insurance.....				—75 69		
Mercury.....						
Michigan.....						
National Fire.....						
National Union Fire.....	1,346 48		1,346 48	1,552 76	356 39	35.80
Newark Fire.....				2 14		
Niagara Fire.....						
North Empire.....	23 98		23 98	14 49	28 28	195.16
North River.....	6 54		6 54	91		
Northwestern.....	5,454 47		5,454 47	4,945 77	8,865 33	179.25
Norwich Union Fire Ins. Society...	—192 65	— 57	—192 08	372 65		
Patriotic.....						
Philadelphia.....						
Phoenix Insurance of Hartford....	144 91	68 72	76 19	—35 53		
Phoenix of London.....	370 21	155 88	214 33	360 71	682 75	189.27
Planet.....						
Providence Washington.....	—246 14	—57 62	—188 52	—155 19		
Provident.....				1 33		
Queen.....						
Reliance.....						
Royal Insurance.....				7 72		
Security.....						
St. Paul Fire & Marine.....						
Sentinel.....						
Springfield.....						
Sun Insurance Office.....						
Svea.....						
Toronto General.....						
Union Assurance Society.....						
Union Marine.....	23 98		23 98	8 56	28 28	330.37
Union of Canton.....						
United Firemen's.....	11 99		11 99	7 24	14 14	195.30
United States Fire.....	127 82		127 82	165 81		
Westchester Fire.....	—25 46	—72 17	46 71	185 69		
Western Assurance.....	783 27	83 51	699 76	759 02	1,894 88	249.55
Westminster.....						

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1933, ACCORD-
ING TO CLASSES OF INSURANCE—*Continued*

WEATHER—*Continued*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
MUTUAL						
Hardware Dealers.....						
Lumbermen's Mutual Insurance.....						
Minnesota Implement.....						
Northwestern Mutual.....	15 00		15 00	34 53		
Portage La Prairie.....						
Retail Hardware.....						
Wawanesa.....	6,134 30		6,134 30	3,904 61	2,355 48	60.33
FARMERS' MUTUAL						
(Weather)						
Huron Weather.....	*41,006 08		*41,006 08	43,099 28	46,946 54	108.93
Ontario Farmers' Weather.....	13,056 38		13,056 38	12,547 39	12,742 83	101.56
Western Farmers' Weather.....	29,108 77		29,108 77	29,310 28	36,206 63	123.53
Totals.....	104,398 43	968 29	103,430 14	103,534 22	113,697 01	109.82

*Includes assessment.

V

APPENDICES

APPENDIX I

REVIEW OF 1934 LEGISLATION, ONTARIO

At the 1934 Session of the Legislature certain amendments were effected to *The Insurance Act*, R.S.O. 1927, Chapter 222, as amended by an amendatory Act cited *The Insurance Act, 1934* (24 Geo. V, Chapter 22). This Act came into force on the date of Royal Assent, viz., April 3rd, 1934.

The following is a synopsis of the amendments so effected:

Interpretation:

Section 2 contains the definitions of the words and terms used throughout the Act and embodies new uniform definitions of classes of insurance recommended by the Inter-provincial Insurance Superintendents Conference.

Subsections (1) and (2) of Section 24 are repealed and a new subsection substituted therefor which omits reference to the named classes of insurance and refers only to the classes defined in Section 1 of the Act.

Life Insurance:

A new Section 24*b* is enacted to define the scope of a license to transact life insurance. This section merely affords statutory recognition of the existing practice.

Section 74 is amended by the addition of a new subsection relating to the valuation of life insurance contracts of fraternal societies for reserve purposes. The new subsection facilitates the reinsurance of the contracts of a fraternal society by permitting the reinsuring company to establish reserves for such contracts on a lower basis than formerly authorized.

A new Section 76*a* is enacted to prohibit trafficking in life insurance policies by persons or syndicates advertising or otherwise seeking to procure the assignment of such policies. The new section reads as follows:

76*a*. Any person, other than an insurer or its duly authorized agent, who advertises or holds himself out as a purchaser of life insurance policies or of benefits thereunder, or who trafficks or trades in life insurance policies for the purpose of procuring the sale, surrender, transfer, assignment, pledge or hypothecation thereof to himself or any other person, shall be guilty of an offence.

Privileged Information:

A new Section 76*b* is enacted to declare "privileged" information given to the Superintendent of Insurance. This new section reads as follows:

76*b*. Any information, document, record, statement or thing, made or disclosed to the Superintendent concerning any person licensed or applying for license under this Act, shall be absolutely privileged and shall not be used as evidence in any action or proceeding in any court brought by or on behalf of such person.

Fire Insurance:

Section 95 (2) is amended by adding at the end thereof the words "or from falling aircraft, earthquake, hail or civil commotion." This section now defines what risks may be covered under a fire insurance policy, and adds the above risks which have heretofore been freely offered.

Subsection 2 of Section 99 relating to limitation of liability clauses is repealed and a new subsection enacted which permits fire insurance policies to contain partial payment of loss or so-called limitation of liability clauses of the character therein defined. It is recommended by the Inter-provincial Insurance Superintendents Conference as an amendment to the so-called *Uniform Fire Insurance Act* at present in force in all provinces of Canada (except Quebec) to remove doubt as to certain clauses now in use.

Section 107 which relates to assessments by mutual fire insurance companies transacting business on the premium note plan is amended by adding thereto a new subsection which is intended to remove doubt as to the validity of what has always been the practice concerning the basis of such assessments. The new subsection reads as follows:

107. (3) An assessment shall be fixed as a percentage of the face amount of the premium note, and all assessments shall be payable on the same date and at the same rate per centum.

Fraternal Societies:

Section 229, which relates to the application of surplus of fraternal societies, is repealed and a new section enacted setting forth the manner in which they may apply any surplus of assets over liabilities as determined by the valuation balance sheet of the actuary employed by the society. The revised provision makes more clear the purposes for which the surplus may be applied and adds safeguards which are recommended as in the best interests of the members of such society.

The Act is amended by adding a new Section 234*a* which authorizes the Superintendent to permit a fraternal society, the fiscal year of which does not correspond with the calendar year, to file its annual statement as at the end of its fiscal year.

Insurance Adjusters:

Section 263 relates to the licensing of insurance adjusters. The definition of "adjuster" is amended in Section 2 of the Act to include adjusters of automobile as well as an adjuster of fire insurance losses. Heretofore, adjusters of fire insurance losses only have been required to be licensed. Complaints of "ambulance chasing" by adjusters of automobile claims made the amendment necessary and such adjusters will now come under Department regulation.

The amendment of Subsection (1) of Section 263 will prohibit an insurance agent or broker from holding an adjuster's license.

The new Subsection (5*a*), provides for the reference of adjusters' licenses to an Advisory Board and gives the Superintendent the same power to refuse or revoke an adjuster's license as he has respecting an agent's license.

Rebating:

Section 268 is amended by adding thereto the following new subsections:

(2) No insurer, and no officer, employee or agent thereof, and no broker, shall, directly or indirectly, make or attempt to make any agreement as to the premium to be paid for a policy other than as set forth in the policy, or pay, allow or give or offer or agree to pay, allow or give, any rebate of the whole or part of the premium stipulated by the policy, or any other consideration or thing of value intended to be in the nature of a rebate of premium, to any person insured or applying for insurance in respect of life, person or property in the Province; and every insurer or other person who violates the provisions of this section shall be guilty of an offence.

(3) Nothing in this section shall affect any payment by way of dividend, bonus, profit or savings which is provided for by the policy, or be construed so as to prevent an insurer compensating a *bona fide* salaried employee of its head or branch office in respect of insurance issued by the employing insurer upon the life of such employee or so as to require that such employee shall be licensed as an agent for life insurance under this Act to effect such insurance.

This amendment embodies in the Ontario Act a prohibition against rebating and other agreements as to the premium to be paid for a policy, not set forth in the policy, already contained in the insurance statutes of most other provinces.

Twisting Life Insurance Policies:

A new Section 268*a* is enacted which is calculated to prohibit malpractices which have grown up in the life insurance agency business and which are deemed inimical to the best interests of policyholders and applicants for life insurance. The new section reads as follows:

268*a*. Any person licensed as an agent for life insurance under this Act who induces, directly or indirectly, an insured to lapse, forfeit or surrender for cash, or for paid-up or extended insurance, or for other valuable consideration, his contract of life insurance with one insurer in order to effect a contract of life insurance with another insurer, or makes any false or misleading statement or representation in the solicitation or negotiation of insurance, or coerces or proposes, directly or indirectly, to coerce a prospective buyer of life insurance through the influence of a business or a professional relationship or otherwise, to give a preference in respect to the placing of life insurance which would not be otherwise given in the effecting of a life insurance contract, shall be guilty of an offence.

The Insurance (Temporary Provisions) Act, 1934:

At page 518 of the 1932 Report of the Superintendent of Insurance reference is made to the Privy Council judgment in Attorney-General of Quebec vs. Attorney-General of Canada (The Quebec Insurance Reference) on account of which the laws of the province relating to insurance required revision, and that it would be expedient to empower the Lieutenant-Governor in Council pending such revision to make orders and regulations by way of temporary provision. Accordingly, *The Insurance (Temporary Provisions) Act, 1932* (1932, Chapter 26), was enacted. By a similar Act (1933, Chapter 23) the previous legislation was extended until the next Session of the Legislature. *The Insurance (Temporary Provisions) Act, 1934* (1934, Chapter 23), extended further the Act of 1932. It received Royal Assent and came into force April 3rd, 1934.

In addition to the amendments effected to *The Insurance Act* heretofore described, certain amendments respecting other laws in Ontario and affecting the business of insurance were enacted as follows:

Companies Act:

By Subsection 4 of Section 6 of *The Statute Law Amendment Act* (1934, Chapter 54), Subsection 1 of Section 278 of *The Companies Act* is amended to read as follows:

(4) Subsection 1 of Section 278 of *The Companies Act* is amended by striking out the words "at least two weeks" in the fifth line and inserting in lieu thereof the words "seven days," so that the said subsection shall now read as follows:

(1) Notice of every annual, general or special general meeting of the corporation shall be sent by post to every shareholder and member and shall be published in a newspaper published at or near the place where the head office is located seven days previous to the day of the meeting.

The object of shortening the time at which the annual statement is to be sent to members from two weeks to seven days is to be more certain that a completed statement for the preceding year will be available. The said Section 278 is also amended by adding thereto the following subsection:

(3) The directors shall, seven days prior to the date of the annual meeting, send to every member by post the annual statement for the year ending on the previous 31st day of December, which shall be certified by the auditors, and shall be in the form prescribed by the regulations passed pursuant to Section 71 of *The Insurance Act*.

This amendment provides for the annual financial statement of insurance companies being sent to members prior to the annual meeting.

Section 318a is amended by inserting after the words "company" in the second line the words "or a cash mutual insurance corporation." The purpose of this amendment is to require cash mutual insurance corporations to obtain a detailed auditor's report as is the case with other corporations.

A new Section 318e is added, reading as follows:

318e. No person shall be eligible to become or shall be elected a director of a joint stock insurance company unless he is of the full age of twenty-one years and holding in his own name and for his own use and absolutely in his own right shares of the capital stock of the company upon which at least \$1,000 has been paid in and has paid in cash all calls and instalments due thereon and all liabilities incurred by him to the company.

The purpose of this amendment is to ensure that directors of insurance corporations have a real interest in the company.

The Highway Traffic Act, 1934:

By this Act (1934, Chapter 21) certain miscellaneous amendments were made to *The Highway Traffic Act*, respecting lighting devices, trailers, production of permit, etc.

Clause (e) of Subsection 1 of Section 72 as enacted by Section 6 of *The Highway Traffic Amendment Act, 1930*: is amended by adding at the end thereof the words "if involved in an accident in which any injuries to any person or damage to any property occurs."

The object of this amendment is to limit the application of the compulsory insurance requirements in cases where a driver is found on a highway without a driver's license, to occasions when an accident has occurred. There appears to be no good reason why every driver found without his license should be compelled to take out insurance.

The 1934 Act provides that the latter amendment shall be construed as if it had been in effect on and from the 1st day of September, 1930. The remaining amendments came into force on the date of Royal Assent, viz., April 3rd, 1934.

The Public Commercial Vehicle Act, 1934:

As a result of the inter-provincial conference, which was held in Ottawa in December, 1933, when resolutions were passed for the adoption of uniform legislation with respect to matters relating to the operation of public commercial vehicles, it became necessary to rewrite the Act and include certain new provisions therein to ensure better control.

Generally speaking the Highways Department will continue to deal with matters relating to public commercial vehicles, but applications for new licenses and control over the operations of owners of these vehicles in respect to adherence to published tariffs and discrimination in rates will be dealt with by the Ontario Municipal Board which is given power to make orders in respect thereof and to which the Department of Highways will give effect.

The Public Vehicle Act, 1934:

Section 2 of *The Public Vehicle Act* is amended by adding a new subsection to prohibit the business of solicitation and arranging transportation of passengers by unlicensed vehicles. The development of this class of business had led to abuses and passengers were left open to extortion and were afforded no insurance protection.

Section 24 of the Act is repealed and a new subsection substituted therefor, which enables the Department to require more extensive insurance to be carried by owners or operators of public vehicles and also provides for approved bonds to be filed by corporations which provide adequate protection against all risks by means of their own insurance funds.

This Act received Royal Assent and came into force April 3rd, 1934.

The Succession Duty Act, 1934:

The existing Act was revised and consolidated in 1934 in the light of the decision of the Judicial Committee of the Privy Council in the case of Attorney-General of Alberta vs. Kerr (1933), 4 D.L.R. 81, to make it clear with respect to foreign property that the province may tax only the transmission within Ontario and not such foreign property. The Act of 1934 makes no change in the rates of duty, time for payment and other incidents of the tax.

This Act came into force on April 3rd, 1934.

The Trustee Act, 1934:

By this amendment (1934, Chapter 60) there is an amendment to the powers of trustees as to investments and by reference to Section 317 of *The Companies Act* the investment powers of certain insurers incorporated by Ontario are affected. The amendment adds to the securities in which a trustee may invest. Formerly permissible investments included debentures issued for public school purposes or guaranteed by any municipal corporation in Ontario, etc. As amended they now include debentures issued for public, separate, high or vocational school purposes. They also include, in addition to a specific mortgage on the physical properties of the company concerned, the bonds or debentures the payment of the principal and interest of which is secured by the obligation of the Government to provide moneys required to pay the same. Such securities are therefore proper to be classed as trustee securities.

APPENDIX II

REPORT OF STANDING COMMITTEE ON VALUATION OF SECURITIES

ASSOCIATION OF SUPERINTENDENTS OF INSURANCE
OF THE PROVINCES OF CANADA

The following resolution was adopted at the 14th Annual Conference of the Association held in Winnipeg, Manitoba, September 9th to 11th, 1931:

"Whereas it is desirable that all provinces should prescribe the same basis of valuation of securities for use by insurers in completing annual statement blanks;

"Be it resolved that the Provinces of Quebec and Ontario are hereby constituted the Association 'Standing Committee on Valuation of Securities' with full power to determine the basis of valuation of securities and with instructions to publish through the Secretary not later than the 15th of January in each year a list of securities held by insurers as at the December 31st next preceding, with valuations thereof, to be used in completing annual statement blanks."

Under date December 31st, 1931, and again under date December 7th, 1932, your committee has submitted reports determining the basis of valuation of bonds, debentures and stocks in respect of annual statements for each of the past two years (1931 Proceedings, page 101; 1932 Proceedings, page 47) and subsequently Lists of Securities held by insurance companies showing the values so determined were published and used to complete the said annual statements for all provinces.

The question of valuation of securities in respect of annual statements for the current year has been under consideration by your committee for the past several months. Last week your committee attended the annual meeting of the National Convention of Insurance Commissioners in New York City and the meetings of the Committee on Valuation of Securities held in connection therewith, when the Commissioners of Insurance in the United States agreed upon the manner in which securities should be required to be valued for the purpose of completing annual statements to the several state departments in the United States. Upon further inquiry your Committee is of opinion that the basis of valuation approved by the National Convention of Insurance Commissioners is a sound one and that, having regard to the peculiarly international character of the insurance business, with United States companies carrying on business in every province of Canada and numerous Canadian companies doing a large and increasing business in the United States, it is in the best interests of the business and the public that the several provinces of Canada should approve the same basis of valuation as that adopted by the several states of the United States.

The resolution unanimously adopted by the National Convention of Insurance Commissioners is appended to this report. Your Committee has unanimously concluded to determine that the values of bonds, debentures and stocks shall be fixed, for the purposes of the provinces of Canada, upon the same basis as the value of such securities has been determined by the said resolution for the states of the United States, subject only to such minor adjustments as are necessary to adapt the said basis to Canadian statutes, practices and forms.

On or about January 15th, 1934, a list of securities held by insurance companies, other than securities in respect of which book value or amortized book value within the terms of the said resolution are authorized, will be published showing the value of each security listed to be used in completing annual statement blanks as of December 31st, 1933, and distributed to all insurers by the Secretary of the Association.

(Sgd.) B. ARTHUR DUGAL (P.Q.).

(Sgd.) R. LEIGHTON FOSTER (Ont.).

Dated at Quebec this 18th day of December, A.D. 1933.

RESOLUTION RE VALUATION OF SECURITIES

ADOPTED BY

NATIONAL CONVENTION OF INSURANCE COMMISSIONERS

AT

NEW YORK, DECEMBER 6TH, 1933

WHEREAS, since the inquiry conducted last year by the National Convention of Insurance Commissioners as to whether market price quotations of stocks and bonds on any particular day are indicative of the fair market value of such securities, exceptional price fluctuations on such securities on the exchanges have continued; and

WHEREAS, close study of the range of markets over various periods, together with various tests as to the range of markets in times of prosperity and depression alike up to and including December 1, 1933, leads to the conclusion that real value of securities cannot be definitely determined by the market price quotations of stocks and bonds on any particular day, and that the Convention values of 1932, adjusted to reflect the influence of market price quotations of 1933 in the degree hereinafter provided, are indicative of a fair market value of securities for inventory purposes at the present time; and

WHEREAS, the trend of the markets indicates that over a period of time normal market conditions may reasonably be anticipated in which there will be willing sellers and willing and able buyers in a free rather than a forced market;

RESOLVED, that the Committee on Valuation of Securities of the National Convention of Insurance Commissioners is of the opinion that the following basis of valuing stocks and bonds reflects fair market value for the inventory of such securities in the annual statements of insurance companies as of December 31st, 1933, and recommends that same be adopted as Convention values for 1933:

1. Stocks and bonds other than bonds of governments, states and political subdivisions thereof, should be valued at the average of Convention values used for annual statements as of December 31st, 1932, and market quotations of November 1st, 1933, except as hereinafter provided.
2. Bonds amply secured and not in default should be valued on an amortized basis wherever permitted by law.
3. All bonds of governments, states and political subdivisions thereof should be valued at the Convention values used for annual statements as of December 31st, 1932, except that where such bonds shall have been in default for a period longer than one year prior to November 1st, 1933, the values to be used should be the Convention values used for annual statements as of December 31st, 1931, less 30 per cent. of the difference between such values and the market price quotations on November 1st, 1933.
4. The Committee on Valuation of Securities is authorized to modify the foregoing formula in cases where circumstances warrant.
5. Bonds and stocks purchased, other than by exchange, since June 30th, 1931, shall be valued at the market price quotations on November 1st, 1933.

FURTHER RESOLVED, that the cost or book value of stocks, whichever is lower in the aggregate held by life insurance companies, as of November 1st, 1933, may be used in the aggregate as the fair market value of such stocks, provided the income received by such companies on such stocks during each of the five years preceding the date of valuation shall have been at the rate sufficient to meet the interest required to maintain policy reserves and other policy obligations, and provided further that the net investment income received by such companies on their ledger assets shall not have been less than required to maintain the reserve. This shall not apply to stocks of corporations in receivership or similar status. Cost as used herein shall be held to include stocks received as exchanges or rights received as dividends or otherwise and not to exceed the market value quoted on the date required.

FURTHER RESOLVED, that in cases where the condition of insurance companies may require the immediate disposition of securities, it is the opinion of this Committee that the discretion of the State Supervisory Officials of Insurance should be exercised to vary the general formula herein set forth, so as to adopt prices reflected by the exchanges.

FURTHER RESOLVED, that in the opinion of the Committee on Valuation, companies should be urged to maintain a reserve for contingencies to provide for fluctuations in the market price quotations of stocks and bonds not subject to amortization.

The Superintendents of Insurance of the provinces of Canada and the states of the United States have reached an agreement upon the basis of valuation of securities for the purpose of insurers' annual statements to the several provincial and state Departments as of December 31st, 1933. The complete text of the report of the Standing Committee on Valuation of Securities of this Association, dated December 18th, 1933, is printed at the back of this booklet. This List of Securities is published and distributed by the Secretary of the Association in furtherance of the said Report.

The securities listed herein (*not printed in this Report*) are bonds, debentures and stocks, authorized values of which differ from the values authorized for use at December 31st, 1932.

The values of securities not payable in Canadian currency have been determined by reference to the various British and foreign stock exchanges and allowance made for exchange. Due and accrued interest has also been considered. In other words, the values are flat Canadian values not subject to increase, directly or indirectly, on account of premium on exchange, interest or otherwise.

Where exchange quotations of November 1st, 1933, were not available or the quoted prices seemed merely nominal, an arbitrary quotation was determined as the facts appeared to the financial adviser to the Committee to warrant and the deduction formula thereupon applied.

There follows some general instructions prepared for the convenience and guidance of insurers.

GENERAL INSTRUCTIONS

1. Schedules of bonds, debentures and stocks owned or held as security for loans by insurers as of December 31st, 1933, required to be filed with the several Provincial Departments of Insurance of Canada shall be valued in accordance with the foregoing and with these instructions.

2. Except as hereinafter provided, such securities not listed in this publication (*not printed in this Report*) shall be valued at the values authorized for use at December 31st, 1932.

3. Where permitted, e.g., *Ontario Insurance Act*, s. 70 (8); *Alberta Insurance Act*, s. 91; *Saskatchewan Insurance Act*, s. 100; *Manitoba Insurance Act*, s. 69 (7), and other provinces, insurers may, if they so elect, value their securities having a fixed term and rate of interest and not in default as to principal or interest, in accordance with the rule prescribed in the statutes, i.e., at amortized values.

4. Such securities purchased since June 30th, 1931, shall not be valued at more than their purchase price "unless such purchase was in effect a *bona fide* exchange of securities resulting in betterment of a portfolio," etc., in which case the exchange must be separately indicated in the schedule.

Omissions or inaccuracies in this publication or requests for additional information should be drawn to the attention of or made to the Secretary.

R. LEIGHTON FOSTER,
Secretary.

Toronto, January 10th, 1934.

APPENDIX III.

UNLICENSED INSURANCE PLACED DURING 1933 BY SPECIAL INSURANCE BROKERS

LICENSED PURSUANT TO SECTION 259 OF THE INSURANCE ACT

NAME	Barton & Ellis, Ltd.	Dale & Co. Ltd.	Irish & Maulson	Martin N. Merry	Mitchell & Ryerson	Muntz & Beatty, Ltd.	Osborn & Lange, Ltd.	Reed, Shaw & McNaught	Ring, Chas. E.	Smith & Walsh, Ltd.*	Willis, Faber & Co. Ltd.	Total
American Eagle, N.Y.	\$254,000											\$254,000
Economic, London, Eng.		\$100,000				\$28,522						128,522
Employers' Fire Insurance Co., Pa.						40,000						40,000
Excess Insurance Co., London, Eng.			\$55,550									55,550
Lloyds, London, Eng.	1,231,075	931,250	3,004,242	\$1,082,565	\$50,000	786,078	\$100,000	\$1,364,808	\$147,725	\$282,570	\$125,100	9,105,413
Lloyds, Chicago, Ill.	170,547											170,547
National Fire & Marine, N.J.	15,000											15,000
National Petroleum Mutual, Pa.						100,000						100,000
Richmond Insurance Co., N.Y.			120,531								42,500	163,031
Standard Insurance Co., N.Y.						85,000					33,500	118,500
World Auxiliary, London, Eng.				32,000								32,000
Gross Amount Insurance Placed	\$1,670,622	\$1,031,250	\$3,180,323	\$1,114,565	\$50,000	\$1,039,600	\$100,000	\$1,364,808	\$147,725	\$282,570	\$201,100	\$10,182,563
Amount Cancellations	\$453,400	\$25,100	Nil	Nil	Nil	\$536,200	Nil	Nil	\$20,000	Nil	\$16,600	\$1,051,300
Net Amount Insurance Placed	1,217,222	1,006,150	\$3,180,323	\$1,114,565	\$50,000	503,400	\$100,000	\$1,364,808	127,725	\$282,570	184,500	9,131,263
Gross Amount in Force Dec. 31, 1933	\$1,217,222	\$1,006,150	\$3,180,323	\$1,114,565	\$50,000	\$463,400	\$100,000	\$1,364,808	\$122,225	\$282,570	\$184,500	\$9,085,763
Gross Premiums	\$22,034	\$4,376	\$8,071	\$3,364	\$352	\$4,856	\$110	\$8,181	\$1,823		\$4,128	\$57,295
Return Premiums	\$2,699	\$432	Nil	Nil	Nil	\$890	Nil	\$446	\$195		\$101	\$4,763
Net Premiums Written	\$19,335	\$3,944	\$8,071	\$3,364	\$352	\$3,966	\$110	\$7,735	\$1,628		\$4,027	\$52,532

*Went into liquidation January 2nd, 1934.

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President or Principal Officer
Algoma Mutual.....	Mutual.....	Sault Ste. Marie..	H. Knight.....
Amherst Island.....	Mutual.....	Stella.....	Samuel Miller.....
Ayr.....	Mutual.....	Ayr.....	C. W. Gurney.....
Bay of Quinte Agricultural.....	Mutual.....	Pictou.....	A. Roblin.....
Bertie and Willoughby Farmers'.....	Mutual.....	Wainfleet.....	John A. Barron.....
Blanshard.....	Mutual.....	Science Hill.....	Duncan McVannell...
Blenheim, North.....	Mutual.....	Plattsville.....	A. Harley.....
Brant County.....	Mutual.....	Brantford.....	Chas. McIntyre.....
Canadian Millers'.....	Mutual.....	Hamilton.....	A. L. Noble.....
Caradoc Farmers'.....	Mutual.....	Mount Brydges..	Donald Campbell....
Chosen Friends, Canadian Order Society.....	Fraternal.....	Hamilton.....	Albert Chevalier.....
Civil Service Mutual Benefit.....	Fraternal.....	Ottawa.....	A. G. Kingston.....
Clinton Township.....	Mutual.....	Beamsville.....	W. A. Griffiths.....
Culross.....	Mutual.....	Teeswater.....	Thomas P. McDonald
Dereham and W. Oxford.....	Mutual.....	Ingersoll.....	F. H. Gregg.....
Dorchester, North and South.....	Mutual.....	Harrietsville.....	S. S. McDermand....
Downie.....	Mutual.....	St. Paul's.....	Leslie Brown.....
Dufferin Farmers.....	Mutual.....	Shelburne.....	W. J. Jelly.....
Dumfries, N., and Waterloo, S.....	Mutual.....	Galt.....	A. F. Stewart.....
Dunwich Farmers'.....	Mutual.....	Iona Station.....	D. K. Andrew.....
Easthope, South.....	Mutual.....	Tavistock.....	Wm. McIntosh.....
Economical.....	Cash-Mutual.....	Kitchener.....	G. C. H. Lang.....
Ekfrid.....	Mutual.....	Appin.....	D. A. McCallum.....
Elma Farmers'.....	Mutual.....	Atwood.....	C. M. Laidlaw.....
Empire Life Insurance Company.....	Stock.....	Toronto.....	C. P. Fell.....
Eramosa.....	Mutual.....	Rockwood.....	John Grieve.....
Erie Farmers'.....	Mutual.....	South Cayuga....	J. Honsberger.....
Farmers' Central.....	Mutual.....	Walkerton.....	Moses Bilger.....
Farmers' Union.....	Mutual.....	Lindsay.....	Bruce McNevin.....
Federal Fire Insurance Co.....	Stock.....	Toronto.....	E. B. Stockdale.....
Foresters, Canadian Order of.....	Fraternal.....	Brantford.....	W. M. Couper.....
Formosa.....	Mutual.....	Formosa.....	Jno. F. Waechter.....
Germania Farmers'.....	Mutual.....	Ayton.....	Andrew Schenk.....
Glengarry Farmers'.....	Mutual.....	Alexandria.....	A. A. McDonald.....
Gore District.....	Cash-Mutual.....	Galt.....	A. R. Goldie.....
Grand River.....	Mutual.....	Caledonia.....	J. G. Lindsay.....
Grenville Patron.....	Mutual.....	Spencerville.....	Robt. Mulholland....
Grey and Bruce.....	Mutual.....	Hanover.....	D. McKinnon.....
Guelph Township.....	Mutual.....	Guelph.....	J. P. Henderson.....
Halton Union.....	Mutual.....	Campbellville....	T. L. Leslie.....
Hamilton Firemen's Benefit Fund.....	Fraternal.....	Hamilton.....	Edmund Nixon.....
Hamilton Police Benefit Fund.....	Fraternal.....	Hamilton.....	John Duffy.....
Hamilton Township.....	Mutual.....	Cobourg.....	E. H. Martyn.....
Hand-in-Hand.....	Stock.....	Toronto.....	W. R. Houghton.....
Hay Township.....	Mutual.....	Zurich.....	R. A. Goetz.....
Hopewell Creek.....	Mutual.....	New Germany....	C. M. Wilhelm.....
Howard Farmers'.....	Mutual.....	Ridgetown.....	R. L. Smyth.....
Howick Farmers'.....	Mutual.....	Wroxeter.....	John A. Bryans.....
Huron Weather.....	Mutual.....	Zurich.....	Jas. Scott.....
Kent and Essex.....	Mutual.....	Merlin.....	Alfred Poisson.....

DIX IV

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Sault Ste. Marie	J. A. Donaghue.....	Sault Ste. Marie	Lt.-Col. T. H. Elliott..	Sault Ste. Marie
Stella.....	A. N. Hitchins.....	Stella.....	E. C. McDonald.....	Stella
Burford.....	L. E. Peterson.....	Drumbo.....	A. L. Easton.....	Ayr
Picton.....	Ed. B. Purtelle.....	Bloomfield.....	W. A. Davis.....	Picton
Fonthill.....	Francis J. King.....	Chippewa.....	Jno. G. Wills.....	Wainfleet
St. Mary's.....	Jas. A. Highet.....	Science Hill.....	Thos. H. Driver.....	Science Hill
Princeton.....	Geo. McKay.....	Woodstock.....	Stuart Hastings.....	Plattsville
Scotland.....	V. O. Kendrick.....	Cainsville.....	J. A. Messecar.....	Brantford
Toronto.....	R. A. Thompson.....	Lynden.....	J. T. White.....	Hamilton
Southwold.....	Archie Walker.....	Muncey.....	E. W. J. Sutherland..	Mt. Bydges
Montreal.....			C. H. Fitch.....	Hamilton
Ottawa.....			J. J. McGill.....	Ottawa
St. Catherines..	W. E. Boughner.....	Beamsville.....	G. A. Tinlin.....	Beamsville
Teeswater.....	Levi Boyle.....	Holyrood.....	F. G. Moffat.....	Teeswater
Salford.....	R. W. Brink.....	Woodstock.....	C. H. Kipp.....	Ingersoll
Port Burwall...	W. W. Kiddie.....	Belmont.....	S. E. Facey.....	Harrietsville
Motherwell.....	A. J. Bradshaw.....	St. Paul's.....	Geo. Armstrong.....	St. Paul's
Shelburne.....	J. A. Marshall.....	Orangeville.....	J. A. Richardson.....	Shelburne
Puslinch, R.R.	Wm. Lockie.....	Galt.....	W. R. Cross.....	Galt
West Lorne....	John McPherson.....	Dutton.....	W. A. Galbraith.....	Iona Station
Embro.....	Joseph Quinlan.....	Stratford.....	Edwin Caister.....	Tavistock
Kitchener.....	L. J. Breithaupt.....	Kitchener.....	F. W. Snyder.....	Kitchener
Glencoe.....	L. L. McTaggart.....	Appin.....	Herman Galbraith.....	Appin
Atwood.....	F. H. Boyd.....	Atwood.....	J. R. Hammond.....	Atwood
Toronto.....	A. H. K. Russell.....	Toronto.....	L. T. Boyd.....	Toronto
Rockwood.....	Jos. R. Rutherford.....	Rockwood.....	W. A. Dickieson.....	Rockwood
Dunnville.....	C. J. Smelser.....	Selkirk.....	A. E. Havill.....	South Cayuga
Mildmay.....	John Oswald.....	Chesley.....	B. W. Schumacher....	Walkerton
Reaboro.....	J. J. Robertson.....	Dunsford.....	Miss P. James.....	Lindsay
Toronto.....	H. C. Schofield, M.P.P.	Toronto.....	H. Begg.....	Toronto
Montreal.....			Alf. P. Van Someren..	Brantford
Walkerton.....	Thos. Inglis.....	Clifford.....	Miss G. Kuntz.....	Formosa
Ayton.....	Adam Ries.....	Clifford.....	Ada B. Fortune.....	Ayton
Greenfield.....	E. McNaughton.....	Lancaster.....	V. G. Chisholm.....	Alexandria
Galt.....	Jno. R. Blake.....	Galt.....	J. N. MacKendrick....	Galt
Caledonia.....	John Bell.....	Glanford Stn....	J. E. Stubbs.....	Caledonia
South Mountain.	John F. Black.....	Kemptville.....	W. M. Snyder.....	Spencerville
Chesley.....	A. McArthur.....	Priceville.....	Wm. Ruttle.....	Hanover
Guelph.....	J. P. Henderson.....	Guelph.....	Geo. McIntosh.....	Guelph
Georgetown....	W. A. Lasby.....	Acton.....	Thos. Moore.....	Campbellville
Hamilton.....			Jas. Cochran.....	Hamilton
Hamilton.....			Jas. McKay.....	Hamilton
Port Hope.....	Ben Stewart.....	Baltimore.....	W. A. Hoskin.....	Cobourg
Toronto.....	Jos. Walmsley.....	Toronto.....	C. H. C. Fortner.....	Toronto
Zurich.....	Albert Hendrick.....	Dashwood.....	H. K. Eilber.....	Crediton
Breslau.....	A. G. Brothman.....	Ariss.....	A. J. Frank.....	New Germany
Blenheim.....	David Wilson.....	Ridgetown.....	A. Gillanders.....	Ridgetown
Fordwich.....	A. McKercher.....	Wroxeter.....	J. H. Wylie.....	Wroxeter
Cromarty.....	Ben Williams.....	Exeter.....	Hy. Strang.....	Hensall
Belle River....	T. R. Clark.....	Fletcher.....	T. B. Harvey.....	Merlin

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President or Principal Officer
Lambton Farmers'	Mutual	Watford	J. P. McVicar
Lanark	Mutual	Perth	J. Homer Shaw
Lennox and Addington	Mutual	Napanee	A. C. Parks
Lobo Township	Mutual	Ilderton	T. G. Turnbull
London Police Benefit Fund	Fraternal	London	R. Fraleigh
London Township	Mutual	London	T. J. Foster
McGillivray	Mutual	Parkhill	Wm. E. Lee
McKillop	Mutual	Seaforth	Alex. Broadfoot
Maple Leaf	Mutual	Columbus	G. B. Mothersill
Merchants	Stock	Toronto	W. R. Houghton
Mutual Relief Life Ins. Co.	Mutual	Kingston	Dr. J. C. Connell
Nissouri	Mutual	Kintore	R. S. Pielt
Norfolk	Mutual	Simcoe	Wm. S. Collings
North Kent	Mutual	Dresden	Irwin Bedford
Oddfellows, Canadian Order of.	Fraternal	Toronto	Geo. Sellar
Oneida Farmers'	Mutual	Hagersville	Geo. Wharton
Ontario Commercial Travellers' Association	Fraternal	London	A. A. Morrison
Ontario Equitable Life and Accident	Stock	Waterloo	Hon. C. A. Dunning ..
Ontario Farmers' Weather	Mutual	Grand Valley	Wm. Park
Ontario Threshermen's Mutual	Mutual	Chatham	J. M. Houston
Ottawa Firemen	Fraternal	Ottawa	S. Lewis
Ottawa Police Benefit Fund Ass'n.	Fraternal	Ottawa	R. J. Axccl.
Otter	Mutual	Norwich	S. W. Jackson
Oxford Farmers'	Mutual	Embro	Thos. Brunskill
Peel County	Mutual	Brampton	J. A. Fletcher
Peel and Maryborough	Mutual	Drayton	Q. D. Whale
Perth	Cash-Mutual	Stratford	G. G. McPherson K.C.
Pilot Insurance Company	Stock	Toronto	D. M. Ferry, Jr.
Prescott Farmers'	Mutual	Alfred	F. X. Cadieux
*Provident Assurance Co.	Stock	Montreal, Que.	Hon. P. R. Du Tremblay
Puslinch	Mutual	Arkell	W. J. Little
Queen City	Stock	Toronto	W. R. Houghton
Saltfleet and Binbrook	Mutual	Hannon	N. A. Fletcher
Sons of England	Fraternal	Toronto	W. V. Oglesby
Sons of Scotland	Fraternal	Toronto	Rev. D. W. Christie ..
Southwold Farmers'	Mutual	Shedden	G. E. Jones
St. Joseph Union of Canada	Fraternal	Ottawa	J. S. Tetreault
*Stanstead and Sherbrooke	Stock	Sherbrooke, Que.	Hon. Jacob Nicol
Stratford, City of, Mutual Benefit Fund	Fraternal	Stratford	A. S. Kappele
Toronto General Ins. Co.	Stock	Toronto	G. Larrett Smith K.C.
Toronto Firemen's Benefit Fund	Fraternal	Toronto	W. D. Robbins
Toronto Police Benefit Fund	Fraternal	Toronto	W. D. Robbins
Townsend Farmers'	Mutual	Waterford	S. C. Kitchen
Usborne and Hibbert	Mutual	Exeter	Angus Sinclair

*Incorporated under Quebec Laws.

DIX IV—Continued

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES—Continued

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Inwood	T. L. McCormick....	Watford	A. G. Minielly	Watford
Perth	A. A. Bowes	Perth	J. E. Anderson	Perth
Napanee	A. Hartman	Odessa	W. R. Lott	Napanee
Komoka	W. H. Salisbury	Ilderton.....	A. E. McKay	Ilderton
London .....	.....	.....	P. W. Harpur.....	London
London.....	H. J. Hardy.....	Denfield.....	Alfred T. Pattison....	Denfield
Clandeboyne	D. Drummond.....	Ailsa Craig	A. E. Taylor	Parkhill
Seaforth	Jas. Connolly	Goderich	M. A. Reid	Seaforth
Oshawa	D. M. Morgan	Claremont.....	P. G. Purves	Columbus
Toronto .....	.....	.....	Chas. M. Horswell....	Toronto
Kingston.....	D. A. Shaw	Kingston.....	W. T. Fortye.....	Kingston
Embro	Albert George	Dorchester	E. J. Gleason	Lakeside
Langton	M. W. Porter	Pt. Dover	N. S. Boughner	Simcoe
Dresden	J. E. Richardson	Wallaceburg	W. S. Holmes.....	Dresden
Montreal .....	.....	.....	Robert Fleming	Toronto
Cayuga	David Smith	Hagersville	Knud Wodskou	Hagersville
London	D. S. McGugan	London	Geo. T. Hair.....	London
Montreal, Que.....	{ Sen. H. W. Laird	Regina, Sask.....	.....	.....
.....	{ J. C. Breithaupt.....	Kitchener	{ M. J. Smith	Waterloo
.....	{ J. C. Haight K.C.....	Waterloo .....	.....	.....
Belwood	C. E. Archibald	Grand Valley	W. A. Wansbrough....	Grand Valley
Chatham	E. S. Down	Shedden	Miss E. F. Sandison ..	Chatham
Ottawa .....	.....	.....	James J. O'Kelly.....	Ottawa
Ottawa .....	.....	.....	J. Barlow	Ottawa
Woodstock.....	Jno. Slattery.....	Woodstock.....	H. C. Cayley.....	Norwich
Ingersoll.....	J. A. Matheson	Embro	H. W. Sutherland.....	Embro
Brampton	R. H. Lush	Clarkson	F. J. Thompson	Brampton
Alma	P. J. Cunningham.....	Rothsay	Mrs. E. Cragg	Drayton
Stratford.....	H. W. Strudley	Perth	A. E. Dodds	Stratford
Detroit	C. C. Bowen	Detroit	N. G. Duffett.....	Toronto
L'Orignal.....	Geo. Menard	Casselman	B. G. Parisien.....	Alfred
Montreal.....	M. Raymond	Montreal	J. H. Pigeon	Montreal
Hespeler	Thos. S. Doyle.....	Guelph	Fred Roszell	Hespeler
Toronto	Jos. Walmsley.....	Toronto	H. F. Crichton.....	Toronto
Hannon .....	.....	.....	C. I. Stewart	Hamilton
Ottawa	W. L. Baynes-Reid .....	.....	David J. Proctor	Toronto
Toronto .....	.....	.....	D. M. Robertson	Toronto
Port Stanley	Jas. R. Gunning	Talbotville	John H. Sells	Shedden
Sherbrooke .....	.....	.....	Charles Leclerc.....	Ottawa
Sherbrooke Que.	C. B. Howard	Sherbrooke Que.	J. G. Armitage	Sherbrooke
Stratford .....	.....	.....	W. H. Gregory	Stratford
Toronto	{ Rt. Hon. A. Meighen	Toronto .....	.....	.....
.....	{ W. P. Fess	Toronto	{ P. H. Horst	Toronto
Toronto .....	.....	.....	G. A. Lascelles	Toronto
Toronto .....	.....	.....	Insp. Wm. Kelly.....	Toronto
Waterford	Wm. E. Mason	Simcoe	D. A. Hill	Waterford
Mitchell	Simon Dow.....	Cromarty.....	B. W. F. Beavers.....	Exeter

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President or Principal Officer
Walpole Farmers'	Mutual	Jarvis	J. B. McKenzie
Waterloo	Cash-Mutual	Waterloo	W. G. Weichel
Waterloo, North, Farmers'	Mutual	Waterloo	J. W. Hartlieb
Wawanosh, West	Mutual	Dungannon	Robt. Davidson
Wellington	Stock	Toronto	W. A. Denton
Western Farmers' Weather	Mutual	Woodstock	Jas. Connolly
Westminster Township	Mutual	Wilton Grove	Geo. Lind
Williams, East	Mutual	Kerrwood	Jno. A. Morrison
Yarmouth	Mutual	St. Thomas	Geo. Russell

DIX IV—Continued**AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES—Continued**

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Nanticoke.....	Geo. E. Pond.....	Selkirk.....	Geo. L. Miller.....	Jarvis
Waterloo.....	J. H. Simpson.....	Guelph.....	F. H. Moser.....	Waterloo
Kitchener.....	S. E. Shantz.....	Kitchener.....	Jos. H. Woods.....	Waterloo
Dungannon.....	Ernest Ackert.....	Holyrood.....	G. C. Treleaven.....	Dungannon
Toronto.....	E. B. Stockdale.....	Toronto.....	H. Begg.....	Toronto
Goderich.....	J. C. Henderson.....	Lakeside.....	E. L. Sutherland.....	Woodstock
Wilton Grove..	M. E. Hooper.....	Lambeth.....	R. S. Nichol.....	Wilton Grove
Parkhill.....	Jno. McCallum.....	Denfield.....	Jno. A. McLeish.....	Kerrwood
St. Thomas....	C. F. Evans.....	St. Thomas....	A. E. Bucke.....	St. Thomas

APPENDIX V

CLASSIFICATION OF AGGREGATE EXPERIENCE ON FIRE RISKS IN ONTARIO FOR YEARS 1928-32
(EXCLUDING EXPERIENCE OF RECIPROCAL EXCHANGES, FARMERS' MUTUALS AND ASSOCIATED NEW ENGLAND FACTORY MUTUALS)

Class No.	FRAME PROTECTED				FRAME UNPROTECTED				BRICK PROTECTED				BRICK UNPROTECTED				FIRE-PROOF				Class No.
	Premiums written	Claims paid	Ratio (%)		Premiums written	Claims paid	Ratio (%)		Premiums written	Claims paid	Ratio (%)		Premiums written	Claims paid	Ratio (%)		Premiums written	Claims paid	Ratio (%)		
2	\$ 117,674	\$ 83,904	71.30		\$ 127,771	\$ 113,140	88.55		\$ 23,880	\$ 7,830	32.79		\$ 5,583	\$ 758	13.58		\$ 519	\$		2	
4	107,016	68,179	63.18		109,946	27,789	25.28		933,803	1,115,301	119.44		145,308	40,619	27.95		5,602	2,888	51.55	4	
6	85,320	17,090	20.03		41,457	29,933	72.20		625,310	258,727	41.38		48,084	11,341	23.59		20,104	485	2.41	6	
8	103,338	24,345	23.33		233,444	77,920	33.38		1,136,051	772,120	67.97		246,030	83,434	33.91		121,257	27,228	22.45	8	
10	9,899,917	4,120,301	41.62		3,611,668	2,679,478	74.19		9,047,488	3,134,884	34.65		749,570	397,666	53.05		46,489	6,643	14.29	10	
14	75,508	32,562	43.12		1,755,227	825,938	47.06		13,745	22,877	166.44		40,694	28,044	68.91		2,689	115	4.28	14	
16	15,040	24,548	163.22		4,226,916	4,366,742	103.31		5,242	2,346	44.75		203,475	148,181	72.83		545			16	
22	113,600	52,598	46.30		44,799	24,686	55.10		61,660	17,593	28.53		5,520	249	4.51		1,400			22	
24	35,642	11,425	32.05		28,362	7,519	26.51		237,593	26,300	11.07		40,671	7,320	6.68		57,494	9,274	16.13	24	
102	1,280,058	617,284	48.22		750,185	428,457	57.11		4,446,448	1,781,810	40.07		355,671	133,762	37.61		297,229	23,954	8.06	102	
103	40,109	13,294	33.14		18,428	11,932	64.75		134,894	93,934	69.47		14,966	1,249	8.35		7,386	387	5.24	103	
104	20,801	10,135	48.72		5,040	4,000	79.37		121,312	64,934	78.26		8,582	14,165	165.05		5,475	135	2.47	104	
110	53,681	42,414	79.01		18,038	7,207	39.95		285,887	229,989	80.45		17,825	16,001	89.77		4,682			110	
112	7,498	559	7.46		2,659	31	1.17		40,003	23,752	59.38		715				1,520	1,462	96.18	112	
114	136,663	165,927	121.41		37,469	24,059	64.21		798,196	867,695	108.71		39,008	21,128	54.16		15,519	3,907	25.18	114	
116	7,079	6,199	87.57		2,734				54,801	85,904	156.76		2,963	1,021	34.46		3,676	2,865	77.94	116	
124	77,415	52,531	67.86		47,139	12,066	25.60		346,108	204,374	59.05		59,041	15,043	25.48		4,642	364	7.84	124	
126	2,396	2,115	88.27		1,983	510	25.72		25,689	18,842	73.35		241	10,651	4,419.50		1,163			126	
128	93,592	129,474	138.34		31,971	27,411	85.74		422,805	479,988	113.52		34,896	7,363	21.10		3,703	9,826	265.35	128	
130	1,309	343	26.20		812				24,465	16,155	66.33		99				13,222			130	
132	70,455	46,010	65.30		27,353	5,772	21.10		327,444	207,381	63.33		24,086	8,600	35.71		9,347	1,060	11.34	132	
136	130,949	179,649	57.77		125,725	97,955	77.91		484,702	276,886	57.12		53,866	25,911	48.10		3,767	455	12.08	136	
138	42,387	13,707	32.34		16,539	9,681	58.53		232,243	192,624	82.94		18,981	29,136	153.50		11,519	435	3.78	138	
140	201,093	152,997	76.08		212,507	154,508	72.71		592,724	402,041	67.04		130,808	30,970	23.68		15,526	187	1.20	140	
142	14,372	23,943	166.59		1,861	2,257	121.28		113,076	113,076	119.94		426				10,613	8,491	80.01	142	
146	172,129	114,403	66.46		113,514	61,814	54.45		382,163	142,331	37.24		49,990	9,418	18.84		4,009	446		146	
154	6,745	1,939	28.75		8,404	820	9.76		42,193	2,247			3,071				1,509			154	
156	30,484	12,233	40.13		46,229	23,810	51.50		137,478	56,840	41.34		20,437	5,679	27.79		5,079			156	
160	478,351	330,956	69.19		203,166	134,320	66.11		1,952,136	1,315,565	67.39		105,932	41,031	38.73		56,258	14,651	26.04	160	
164	317	89	28.08		1,396				5,095	1,015	19.92		189				466			164	
166	49,142	8,123	16.53		46,373	33,312	71.83		532,682	217,478	40.83		45,765	18,756	40.98		282,481	10,671	3.78	166	
176	46,438	28,829	61.42		24,917	22,676	91.01		179,807	180,183	100.21		10,768	2,264	21.03		5,344	179	3.35	176	
180	8,401	4,590	54.64		5,114	3,912	76.50		37,383	10,740	28.73		610				526			180	
184	5,563	2,689	48.34		216,336	127,473	58.92		5,947	639	106.78		43,471	12,053	27.73		38			184	
186	172,858	103,516	59.88		850,551	505,347	59.41		379,830	406,352	106.98		269,460	102,158	37.91		20,881	39	1.19	186	
196	3,348	7	21		2,381	2,029	85.22		1,336	27,951	182.14		1,711				624			196	
197	20,007	11,413	57.05		11,884	4,315	36.31		21,831	1,230	5.63		749				749			197	
200	943,521	391,696	41.51		443,063	224,174	50.60		2,276,107	736,087	32.34		182,956	67,546	36.92		5,312	104	1.96	200	
254	27,320	3,131	11.46		1,895	2,615	29.07		89,547	11,506	12.85		2,771				6,644	119	30.20	254	
256	3,288	7,601	23.17		1,135	13,040	1,148.02		6,453	15,883	246.13		1,571				394	119	30.20	256	
260	446,715	257,100	57.55		219,745	240,321	109.36		623,528	516,490	82.83		18,043	13,922	77.16		50,322	40,337	80.16	260	
266	5,263	1,641	31.18		2,822	5,483	194.29		5,428	1,924	35.45		126				537			266	
268	15,372	2,492	16.21		2,383	6,736	282.67		67,424	18,033	26.75		737				28,708	1,188	4.14	268	
276	20,650	3,638	17.62		5,708	18,742	328.35		18,506	783	4.23		2,843				625			276	
278	8,078		.02		3,879	1,561	40.24		11,695	591	5.05		1,656	1,008	60.87		662			278	

280	7,414	6,707	90,461	1,808	11,116	96,111	21,159	144,663	683,691	1,754	32,921	1,876,91	1,447	104,370	7,212,85	280
300	43,533	19,436	44,665	11,566	11,116	96,111	127,848	23,320	18,24	10,846	132,142	1,31	969	.....	300
320	43,533	18,508	39,41	13,926	6,002	43,10	32,435	3,370	10,39	3,162	.....	.....	1,096	.....	320
340	40,927	25,544	36,34	21,028	8,472	40,29	83,701	45,958	54,91	11,680	1,076	9,21	1,096	.....	340
360	70,289	33,052	129,32	18,332	6,947	37,00	126,936	165,461	130,35	18,731	198	1,06	703	2,134	360	
380	54,488	49,182	138,38	15,217	6,085	118,85	27,470	2,264	8,24	2,108	.....	8,89	703	.....	380
400	9,042	118,38	12,12	141,387	67,341	47,63	162,912	66,680	40,93	21,577	1,918	.....	703	.....	400
420	278,772	118,876	66,94	749,953	853,961	113,87	21,701	2,777	12,80	12,929	.....	.....	875	.....	420
430	216,457	144,983	66,98	749,953	853,961	113,87	21,701	2,777	12,80	12,929	.....	.....	875	.....	430
440	12,865	3,503	78,02	9,996	8,735	87,38	35,015	12,469	35,61	1,670	17	1,02	835	.....	440
450	8,400	78,02	56,13	8,003	27	2,75	35,015	12,469	35,61	1,670	17	1,02	835	.....	450
460	109,220	22,974	62,71	44,678	22,145	49,57	1,253,090	550,713	43,95	44,113	77,502	2,236	6,118	1,236	460	
470	36,633	22,974	62,71	6,081	634	10,43	262,944	151,600	57,65	41,167	37,156	84,23	50,081	35,61	470	
480	14,381	23,115	160,73	2,449	1,500	61,25	99,558	141,189	141,82	4,175	362	3,24	15,526	17,731	480	
490	60,139	49,09	55,517	48,209	86,84	4,83	369,740	118,270	31,99	24,291	1,755	7,22	6,006	5	490	
500	5,320	112,12	1,036	50	4,83	.....	26,350	42,540	161,44	1,874	1,577	30,79	11,438	73,82	500
520	1,184	14,85	1,494	1,494	.....	.....	46,470	23,949	51,54	1,522	.....	.....	9,119	302	520
530	2,319	7,52	10,927	53	.....	49	301,085	154,465	51,30	11,086	32	29	18,873	7	530
540	30,855	2,319	7,52	10,927	53	.....	20,806	3,446	16,56	1,442	5	40	1,448	.....	540
550	7,287	7,056	96,83	8,41	704	8,41	187,040	13,238	7,08	72,449	287	40	1,854	.....	550
560	109,321	7,932	7,26	236,031	12,177	5,16	4,210	14,912	354,20	392	392	.....	507	.....	560
580	1,240	.....	.....	236,031	12,177	5,16	4,210	14,912	354,20	392	392	.....	507	.....	580
600	6,855	937	13,67	9,633	4,436	46,05	17,297	448	2,59	4,031	.....	.....	578	.....	600
620	53,153	29,864	56,18	92,829	81,447	87,74	43,755	68,77	25,390	30,984	122,03	.....	5,768	.....	620
640	17,004	11,830	69,57	12,491	217	1,74	95,170	86,033	90,40	4,564	179	3,92	5,905	295	640	
660	23,367	5,299	22,68	26,785	4,395	16,41	82,011	7,870	9,60	12,223	2,706	22,14	6,851	182	660	
680	14,315	5,004	34,96	2,634	.....	.....	163,678	250,510	153,05	4,301	11,253	261,64	14,469	463	680
700	388	25	.....	383	.....	.....	343	.....	.....	.....	.....	.....	.....	.....	700
720	5,069	530	10,46	6,680	9,326	139,42	1,563	4,280	273,83	199	.....	.....	164	.....	720
740	1,559	4,142	265,68	6	.....	.....	41,002	154,048	375,71	779	1	13	2,457	79	740
760	12,426	4,809	38,70	390	.....	.....	86,694	85,520	98,65	1,511	3,378	223,56	252	.....	760
780	88	.....	.....	390	.....	.....	155	13	8,39	.....	.....	.....	.....	.....	780
800	6,037	9,355	154,96	5,973	10,109	169,24	27,059	30,789	113,78	2,292	86	3,75	687	11	800	
820	76,297	27,066	35,47	276,061	205,507	74,44	209,295	27,566	13,17	78,817	61,534	78,07	15,795	112	820	
840	23,075	62	27	5,015	460	9,17	55,698	3,547	6,37	3,959	26,007	31,34	2,604	21,225	840	
860	30,559	15,546	50,71	64,363	21,701	33,72	171,866	60,319	35,10	82,975	26,007	118,59	91,714	21,225	860	
880	19,276	18,773	97,39	4,780	22,054	461,38	3,522	2,044	21,04	2,424	36,481	80,21	1,363	—	880	
900	88,411	33,842	38,28	90,813	124,880	137,51	214,936	143,793	66,90	45,483	36,481	80,21	10,663	6,097	900	
920	15,137	7,209	47,63	1,041	—	177	128,359	131,948	102,80	1,145	9,792	248,78	5,911	91,449	920	
940	8,242	10,213	123,91	7,003	8,736	4,303,45	55,567	106,446	191,56	3,936	9,792	248,78	5,911	91,449	940	
960	358,489	198,08	89,012	21,641	24,31	.....	92,785	70,922	76,44	6,572	14,397	4,180	537,531	91,449	960
980	58,697	35,234	60,03	140,488	88,344	62,88	13,916	5,766	41,43	5,004	2,001	57,22	14,397	4,180	980	
404	6,321	3,415	54,03	1,276	55	4,31	12,779	18,553	145,18	200	2,001	57,22	1,235	2,908	404	
412	21,315	33,612	39,25	3,325	1,000	21,84	27,309	67,114	35,32	3,654	2,091	57,22	1,235	2,908	412	
416	85,630	31,097	70,06	10,531	2,300	63,10	190,020	37,018	53,65	1,494	.....	57,22	1,235	2,908	416
420	11,489	3,109	70	2,569	50	1,95	68,993	32	41	1,840	—	57,22	1,235	2,908	420	
424	1,097	77,224	71,41	2,569	50	1,95	68,993	32	41	1,840	—	57,22	1,235	2,908	424	
426	108,146	108,146	71,41	1,043,477	967,407	92,71	23,049	1,027	4,46	25,786	66,599	258,28	3,911	1,169	426	
430	250,419	108,141	43,18	158,148	77,498	49,00	843,619	474,743	56,27	64,128	11,061	17,25	50,446	5,257	430	
432	871	.....	.....	2	20	1,000,00	4,265	3,449	80,87	240	11,061	17,25	3,165	3,165	432
434	69	.....	.....	41	97	56	329	2,311	702,43	509	3,165	466	30	30	434
436	310	1,797	579,68	51	108	211,76	1,736	327	18,84	5,309	1,159	21,83	43	43	436	
438	38,897	13,267	34,11	22,431	18,548	82,69	153,042	64,112	41,89	5,309	1,159	21,83	15,218	4,722	438	
440	6,390	4,042	63,26	2,023	67	3,31	19,141	2,275	11,89	7,95	55,25	7,61	10,370	191	440	
442	59,945	20,559	33,30	18,195	3,099	17,03	123,547	26,392	21,36	8,543	650	32,43	10,370	191	442	
444	10,138	1,884	18,58	3,782	688	18,19	57,800	12,540	21,70	4,742	23,228	50,15	15,408	48	444	
446	36,778	5,718	15,55	62,611	22,288	35,60	46,314	43,198	45,82	46,314	23,228	50,15	40,890	12,695	446	
448	52,217	13,531	25,91	106,135	5,769	5,44	92,656	5,840	6,30	3,976	3,976	4,26	565	565	448	
450	58,433	14,136	24,19	22,777	3,324	14,59	624,799	343,825	55,03	34,953	2,969	7,35	71,107	1,666	450	
452	4,955	20,649	87,33	1,394	179	12,84	41,681	63,198	151,62	3,358	109	13,04	308	308	452	
454	30,813	20,649	87,33	1,394	179	12,84	41,681	63,198	151,62	3,358	109	13,04	308	308	454	
456	1,132	10	.....	162	4,174	35,40	11,790	35,466	90,68	2,039	109	13,04	1,253	1,253	456
458	.....	.....	.....	.....	.....	.....	11,059	26,132	236,30	918	.....	.....	882	882	458

APPENDIX V—Continued

CLASSIFICATION OF AGGREGATE EXPERIENCE ON FIRE RISKS IN ONTARIO FOR YEARS 1928-32
(EXCLUDING EXPERIENCE OF RECIPROCAL EXCHANGES, FARMERS' MUTUALS AND ASSOCIATED NEW ENGLAND FACTORY MUTUALS)

Class No.	FRAME PROTECTED			FRAME UNPROTECTED			BRICK PROTECTED			BRICK UNPROTECTED			FIRE-PROOF		Class No.
	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	
498	\$ 7,938	\$		\$ 497	\$		\$ 25,807	\$ 34,753	134.67	\$ 1,862	\$		\$ 1,508	\$	498
502	282			1,422	108	7.59	9,414	555	5.90	884			62		502
504	2,420	22,329	263.72	4,053	4,216	104.02	20,501	16,301	79.28	3,958	79.28		6,469		504
506	8,467	26,393	265.12	3,386			20,501	6,719	27.19	4,834			5,995		506
508	9,955	1,474	65.60	9			3,027		15				3,684		508
510	2,247	16,484	118.67	2,526	3,514	139.11	1,078	25,825	143.65	743			636		510
514	13,891	20,976	156.98	5,224	12,121	232.03	8,982	5,677	63.70	1,189	4,015	337.68	1,097		514
516	3,766	20,976	556.98	2,084	1,169	55.16	3,352	54,377	153.81	4,063	904		1,252		516
522	3,845	2,121	55.16	3,947	4,157	105.33	56,893	5,036	8.85	22,218			904		522
526	7,711			13,287	1,944	14.60	112,394	401,487	357.21	25,056	16,278		2,833		526
528	21,436	629	119.96	27,835	1,944	14.60	112,394	401,487	357.21	25,056	16,278		1,521		528
533	20,617	629	119.96	107,088	45,834	42.80	—757	1,112	15.84	726	115	15.84	218	163	533
534	3,574	24	67	3,440	12,226	32.59	17,369	1,278	7.36	9,755	4,233	43.39	876	604	534
604	3,169	635	20.04	3,440	12,226	32.59	17,369	1,278	7.36	9,755	4,233	43.39	876	604	604
606	135,928	67,324	50.27	38,548	24,527	63.64	79,149	27,657	34.94	3,104	58,948	284.09	3,561	7,580	606
617	27,932	2,661	9.53	43,527	136,571	75.13	99,004	21,230	21.44	20,750	30,213	44.02	57,906	3,569	617
620	182,249	76,029	41.72	182,250	136,571	75.13	586,679	240,579	41.01	67,716	3,735	7.41	2,858	54	620
622	117,947	45,870	38.89	646,392	291,204	43.05	26,982	17,939	66.40	50,374	840	108.81	551		622
624	184,356	51,263	27.81	247,725	349	47.16	18,233	4,097	22.47	772			84		624
626	1,246	37	2.97	3,021	349	47.16	1,429	12	.84	407			175		626
628	170			206,244	76,678	28.80	265	50	18.87	13,216			25,722	12,775	628
630	376,344	117,422	31.20	206,244	76,678	28.80	210,878	34,905	16.55	13,216			97,405	2,418	630
636	363,899	117,422	31.20	21,134	129,337	64.35	1,079,873	357,895	33.14	126,707	28,355	22.36	60		636
642	911			18,706	1,950	70.50	1,164	—148		—89			706		642
648	36,699	8,277	22.56	18,926	0,007		3,225	1,505	46.67	3,057	775	25.35	459		648
650	454,628	127,588	28.43	1,050,552	786,425	74.86	14,783	13,924	94.19	4,391	87	1.98	376		650
652	125,584	38,249	30.46	85,035	33,306	39.17	8,291	231	2.79	1,367			2,596		652
654	36,699	127,588	34.43	85,035	33,306	39.17	8,291	231	2.79	1,367			2,596		654
656	535,409	226,973	42.19	763,513	392,336	51.39	918,708	376,020	40.93	72,459	22,031	30.40	66,282	7,577	656
670	182,878	117,184	64.08	451,419	201,371	44.61	311,570	115,142	36.96	25,028	6,339	25.33	38,526	29,921	670
672	32,708	22,354	126.43	139,614	189,619	135.82	16,010	5,346	33.39	4,653	2,572	55.28	1,951		672
674	32,708	22,354	126.43	139,614	189,619	135.82	16,010	5,346	33.39	4,653	2,572	55.28	1,951		674
680	3,476	37,154	108.62	3,712	30,281	83.54	34,693	6,901	19.89	458			143,147	94,703	680
682	3,476	37,154	108.62	3,712	30,281	83.54	34,693	6,901	19.89	458			143,147	94,703	682
686	3,476	37,154	108.62	3,712	30,281	83.54	34,693	6,901	19.89	458			143,147	94,703	686
702	13,903	48,212	35.11	310,858	107,012	34.42	224,405	99,046	44.14	21,521	3,341	15.52	13,348	8,503	702
704	8,252			594	508	85.52	343						—19		704
706	45,149	21,051	46.63	3,161	1,837	58.11	1,676	143	73.71				96		706
708	2,237			1,343	688	155.30	24,030	4,093	17.03	41	390	52.56	66		708
710	16	95	4.25	1,443			1,961	916	46.71	18	25	138.89	242	9	710
712	191			2			27						2,787		712
714	27,354	6,249	22.84	18,670	5,776	30.94	32,297	9,699	30.03	5,683	9	.16	533		714

APPENDIX V—Continued

INDEX TO CLASSIFICATION OF FIRE INSURANCE RISKS

CLASS NO.	NON-HAZARDOUS	CLASS NO.	MERCANTILE
2.	Barns and Stables, Private, other than farm.	140.	Mercantile Stocks—Hardware, Iron and Steel Bars and Piping, Cutlery, Surgical Instruments, Machinery, Belting, Mill Equipment, Supplies, Stoves, Tinware, House Furnishings, Wooden, Willow and Basketware, retail.
4.	Churches and Chapels.	142.	Mercantile Stocks—Hardware, Iron and Steel Bars and Piping, Cutlery, Surgical Instruments, Machinery, Belting, Mill Equipment Supplies, Stoves, Tinware, House Furnishings, Wooden, Willow and Basketware, wholesale.
6.	City and Town Halls, Courthouses, State Capitols, Armories, Fire Department Houses, Libraries (public), Museums of Art, and Natural History.	146.	Household Furniture in Mercantile Buildings.
8.	Colleges, Universities, Boarding Schools, Convents, Schools and Academies, with or without dormitories.	154.	Mercantile Stocks—Liquors and Wines, wholesale.
10.	Dwellings without Barns or with Barns Attached (excluding seasonal and farm risks), Apartment and Flat Houses, Palatial Dwellings (Apartment Houses having one general Dining Room, classify with Hotels, see 620).	156.	Lodge and Society Rooms (Masonic, Oddfellows, etc.), Contents only.
14.	Dwellings and Outbuildings—Summer or Winter only.	160.	Mercantile Stocks—Miscellaneous, wholesale and retail.
16.	Farm Risks (buildings and contents), including Live Stock.	164.	Mercantile Stocks—Millinery, Feathers, Artificial Flowers, wholesale.
22.	Garages (private).	168.	Offices and Banks, Telephone Exchanges, Buildings and Contents.
24.	Hospitals, Sanatoriums, Asylums (Deaf, Dumb, Blind, Orphan), Homes for the Aged.	176.	Restaurants, Contents only.
	MERCANTILE	180.	Saloons (Liquor), Contents only.
101.	Mercantile Buildings (including those with public hall or lodge rooms above), except 103 (see 168, 200, 184 and 186).	184.	Stores, Country (Remote or Cross-road), usually of moderate or small values, Buildings and Contents.
103.	Mercantile Buildings with Wholesale Occupancy exclusively.	186.	Stores, General (village or city), including Department Stores, Contents only.
102.	Mercantile Stocks—Agricultural Implements, Automobile and Carriage Salesrooms.	196.	Mercantile Stocks—Tobacco, Cigars, Smokers' Articles, wholesale.
110.	Mercantile Stocks—Boots and Shoes, retail.	197.	Wharf risks, Ferry Houses, Contents.
112.	Mercantile Stocks—Boots and Shoes, Leather Goods (Hides, Harness and Trunks), Rubber Goods, wholesale.	200.	Mercantile Buildings, Retail Occupancy, with Dwellings only above Grade Floor.
114.	Mercantile Stocks—Clothing, Hats, Caps, Furs and Men's Furnishings, retail, Merchant Tailor, Regalia, Costumer and Dressmaking.		WAREHOUSES
116.	Mercantile Stocks—Clothing, Hats, Caps, Furs and Men's Furnishings, wholesale.	254.	Cold Storage, Contents only.
124.	Mercantile Stocks—Drugs, Chemicals and Medicines, retail.	256.	Cotton (no compressing), Building and Contents.
126.	Mercantile Stocks—Drugs, Chemicals, and Medicines, wholesale.	260.	General storage, not specifically classed, Contents only.
128.	Mercantile Stocks—Dry Goods, Woolens, Carpets and Notions, Chinese and Japanese Goods, retail.	266.	Fibres (other than Cotton and Wool and Tobacco), Contents only.
130.	Mercantile Stocks—Dry Goods, Woolens, Carpets and Notions, Chinese and Japanese Goods, wholesale	268.	Household Furniture, Contents only
132.	Mercantile Stocks—Furniture, Musical Instruments, Music, Undertakers' Establishments, Photographers' Supplies, Optical and Scientific Goods, retail.	276.	Tobacco, Building and Contents.
136.	Mercantile Stocks—Groceries, Meat, Fish, Butter, Cheese, Eggs, Fruit and Produce, retail.	278.	Whiskey, Building and Contents.
138.	Mercantile Stocks—Groceries, Meat, Fish, Butter, Cheese, Eggs, Fruit and Produce, wholesale.	280.	Wool, Contents only.
			MANUFACTURING SPECIALS
			WOODWORKERS
			(Building and Contents)
		300.	Agricultural Implement Factories, and other Factories having woodworking (principally hard) in conjunction with ironwork, painting, etc., such as Carriage, Bed Spring, Incubator, Refrigerator, Sewing Machine and Wringer Factories and Car Works.

APPENDIX V—Continued

INDEX TO CLASSIFICATION OF FIRE INSURANCE RISKS—Continued

CLASS NO.		CLASS NO.	
302.	General Woodworking, without power, including Carpenter and Cabinet Shops, Looking Glass and Picture Frame Factories, Cooper Shops.	366.	Celluloid Works—Celluloid and Celluloid Goods Factories.
304.	General Woodworking, with power and without finishing, Chair, Pail, Tub, Tank, Bobbin, Ladder, Wooden Toy Factories, Match Factories, Moulding, Turning, Wheel, Hub, Spoke and Spool Factories—Carpenter Shops with power.	368.	Cement Mills.
306.	Furniture, Organ, Piano, Graphophone, Rattan, Wooden Trunk, Casket and Billiard Table Factories—Clock Factories if with woodworking.	370.	Cereal Mills—Grist and Feed Mills and Rice Mills.
308.	Marine Railways, Shipyards, Boat Building, Dry Docks.	372.	Chemical works of the milder hazards.
316.	Planing Mills, Sash, Door, Blind and Wooden Box Factories—Dry Houses for Lumber.	374.	Chemical works of hazardous nature or with explosive hazard.
318.	Saw Mills.	386.	Clothing, Cap and Overall Factories—Tent, Awning, Sail and Rigging Lofts.
320.	Shingle, Stave, Lath, Veneer and Kindling Wood Mills—Excelsior Factories.	388.	Coal Breakers and Mining Buildings—Anthracite.
METAL WORKERS		390.	Coal Tipples and Top Works—Bituminous.
(Building and Contents)		394.	Collar, Cuff, Shirt, Corset, Waist and other White Goods Factories.
322.	Automobile Factories.	396.	Confectionery, Chocolate and Chewing Gum Factories.
324.	Heavy Metal Workers Generally—Foundries for Iron, Brass, Type Work and Stoves—Furnaces, Rolling Mills, Machine Shops (with Foundries connected)—Boiler Shops, Nut and Bolt Works, Bicycle and Firearms Factories, Locomotive Works, Wireworking and Drawing, Machine Shops without Foundries.	402.	Cotton Gins.
326.	Light Metal Workers generally—Hardware Factories for manufacturing Cutlery, Copper or Brassware, Axes, Tools, Nails, Tacks, Pins and Needles—also Clock Factories if no woodworking, Jewellery, Watch, Dental, Scientific and Surgical Instrument Factories, Miscellaneous Metal Workers, not otherwise specified, Silver, Aluminum and Tableware Factories—Electroplating.	404.	Cotton Mills (Full Process).
338.	Stamping Works—Tin, Hollowware, Iron—Bedstead, Gas Fixtures, Lamp and Iron Toy Factories—Japanneries.	406.	Creameries, Powdered and Condensed Milk, Caseine and Cheese Factories.
OTHER OCCUPATIONS		412.	Distilleries and Rectifying Works (Steam).
(Building and Contents)		416.	Electric light and power plants (when separately insured), Water Works and Pumping Stations—Filtration Plants.
346.	Bakeries and Macaroni Factories.	418.	Fertilizer and Phosphate Factories.
350.	Bleacheries, Dye and Print Works.	420.	Flour Mills.
352.	Boot, Shoe, Slipper, Heel and Counter Factories.	424.	Fur Hat, Fur Cutting, Forming and Dressing Mills.
354.	Breweries.	426.	Glass Works.
356.	Brush and Broom Factories.	430.	Grain Elevators and Warehouses—Terminal.
358.	Canneries—Canning and Preserving Works for Fruit, Vegetables and Fish.	432.	Grain Elevators and Warehouses—Country.
		438.	Hemp and Jute Mills—Cordage and Bagging Factories—Waste and Shoddy Mills, Carpet Lining and Bating Factories.
		442.	Ice Factories.
		446.	Laundries (hand or power)—Cleaning Establishments.
		450.	Leather Goods Factories (except Boot and Shoe), such as Harness, Saddlery, Pocketbook, Glove, Bag, Leather Trunk, Whip and Sporting Goods.
		452.	Malt Houses.
		458.	Mining Risks (other than Coal, including Mining dredges).
		460.	Miscellaneous manufacturing establishments not otherwise classified.
		464.	Oil Works—Vegetable.
		466.	Oil—Vegetable in tanks.
		468.	Oil Works—Fish.
		470.	Oil Works—Minerals—Refineries, Oil Derricks, Pipe Lines.
		472.	Oil—Mineral—in Tanks or Sumps.
		474.	Packing Houses, Slaughtering, Rendering, Oleomargarine, Lard, Candle, Crude Glycerine and Glue Works.
		476.	Paint, Varnish, White Lead and Oil Colour Works—Turpentine Refineries, Printing Ink Works.
		480.	Paper, Pulp, Leather Board and Straw Board Mills.

APPENDIX V—Continued

INDEX TO CLASSIFICATION OF FIRE INSURANCE RISKS—Continued

CLASS
NO.

- 484. Potteries, Brick, Tile, Plaster and Crucible Works—China Decorating.
- 486. Printing Establishments, Lithographers, Book Binderies.
- 490. Rubber Mills—Including Manufacture of Rubber Goods and Clothing.
- 492. Salt Works.
- 494. Silk Mills.
- 498. Soap Factories (when insured separately from Packing Houses or other plants).
- 502. Sugar Houses.
- 504. Sugar (Cane and Beet) Refineries.
- 506. Tanneries—(Heavy Leather).
- 508. Tanneries—(Light Leather, Currying Shops, Morocco Works and Leather-making generally without japanning).
- 510. Tanneries—(Light), with Japanning or Enamelling.
- 514. Tobacco, Cigar, Cigarette and Snuff Factories.
- 516. Tobacco Stemmeries, Prizeries and Re-handling Houses.
- 522. Weaving and Knitting Mills (no Preparatory Process), Embroidery and Lace Curtain Factories.
- 526. Wineries.
- 528. Woollen Mills (full process—all Wool or Mixed Stocks), Worsted, Carpet, Knitting, Felting, Wool Hat Factories.
- 533. Pulpwood in connection with mills.
- 534. Pulpwood, Cordwood, Ties, Bark or Logs, when in bush or beside railway tracks.

NON-MANUFACTURING SPECIALS

(Building and Contents)

- 604. Asylums—Insane and Inebriate, Poor Farms and Alms Houses, Jails, Prisons, Penitentiaries and Reform Schools.
- 606. Barns and Stables (public)—Livery, Sales, Bus, Express, Hotel and Boarding.
- 617. Builders' Risks—Buildings in Process of Construction.
- 620. Club Houses (city), Y.M.C.A., Y.W.C.A.—Gymnasiums and Hotels and Boarding Houses (all the year round).
- 622. Club Houses (country), Boat and Bath Houses, Yacht and Rowing Clubs, Hotels and Boarding Houses (Summer or Winter only).
- 624. Coal and Wood Yards, Coal Trestles.
- 626. Cotton Compresses, with Warehouses with Platforms if communicating therewith.
- 628. Cotton Yards and Platforms, when not communicating with Compress.
- 630. Exhibition Buildings, Carousels, Rinks, Fair Grounds, Race Tracks, Ball Grounds and Similar Amusement properties.

CLASS
NO.

- 636. Garages (public).
- 642. Hay Presses and Barns.
Hotels, see 620 and 622.
- 648. Ice Storage Houses.
- 650. Lumber Yards, Wholesale and Mill.
- 652. Lumber Yards, retail.
- 654. Marble and Stone Yards with Power and Mills (not stone crushers).
- 656. Miscellaneous Non-Manufacturing Specials not otherwise classified.
- 670. Steam Railway Risks—(excluding Merchandise for other parties in Freight Houses), Street Railway and Traction Properties, including Storage and Operating Houses.
- 672. Steamers, Vessels, Tugs, Ferry Boats, Marine Dredges, Yachts—Shipping in Port or Laid Up.
- 674. Stock Yards.
- 680. Theatres and Opera Houses, Moving Picture Houses.
- 682. Tobacco Barns.
- 686. Tobacco Curing Barns Using Artificial Heat.

MISCELLANEOUS

- 702. Floaters, except Automobile and Cotton.
- 703. Grain Growing in Fields.
- 704. Hay and Grain in Stacks in Field.
- 705. Floaters, Automobiles.
- 706. Cotton, All Classes not otherwise provided for, including Floaters.
- 708. Motion Picture Studios.
- 710. Films Stored at Studios.
- 712. Film Exchanges.
- 714. Oil and Gasoline Filing Stations.
- 720. Standing Timber.

AUTOMATIC SPRINKLERED RISKS

(Building and Contents)

- 802. Miscellaneous—Non-hazardous.
- 804. Miscellaneous—Mercantile Risks.
- 820. Miscellaneous—Warehouses.
- 842. Miscellaneous—Woodworkers.
- 852. Miscellaneous—Metal Workers.
- 858. Leather Workers.
- 862. Cereal, Flour and Rice Mills and Elevators.
- 866. Textile and Cloth Workers.
- 886. Miscellaneous Manufacturing Specials not otherwise classified.
- 952. Miscellaneous Non-manufacturing Specials.
- 956. Street Railway and Traction Properties

APPENDIX VI.

RE THE NON-MARINE UNDERWRITERS, MEMBERS OF
LLOYD'S, LONDON (ENGLAND)*A: Order in Council*

(EXTRACT FROM THE ONTARIO GAZETTE OF DECEMBER 1ST, 1934)

EXECUTIVE COUNCIL OFFICE

Copy of an Order-in-Council approved by The Honourable the Lieutenant-Governor,
dated the 29th day of November, A.D. 1934.

The Committee of Council has had under consideration the report of the Honourable the Attorney-General and Minister of Labour, Minister in Charge of the Department of Insurance, wherein he states:

1. That an application for authority to carry on in Ontario the business of insurance of all classes except life insurance has been submitted to the Superintendent of Insurance, in the form of which a copy is hereto annexed, by the Non-Marine Underwriters, Members of Lloyd's, London (England), pursuant to *The Insurance Act* (R.S.O. 1927, Chapter 222).

2. That by the report of the Superintendent of Insurance and from information given to me at a hearing in which the applicants and other interested parties were represented, it is shown that the group of persons who from time to time have been members of the Association or Society known as "Lloyd's" have carried on the business of marine and other classes of insurance in Great Britain and throughout the world, for nearly three centuries and, by their enterprise and their record for fulfilment of insurance contracts as undertaken, they have established world-wide confidence in the security of their contracts and the fair dealing of their members.

3. That the Society known as "Lloyd's" has, during its long history so regulated, controlled and supervised the business of the individual underwriter members of the Society, that a minimum of legislative interference with the self-regulation of the Society has been required and where any such legislation has been enacted it has been made appropriate to the unique character of the organization.

4. That under the Eighth Schedule of *The Assurance Companies Act of 1909* of the United Kingdom, provision has been made for deposit with approved Trustees in London of securities for the guarantee of Lloyd's contracts of insurance in all parts of the world which deposits amount in the aggregate to more than £40,000,000 (Sterling) available, not as a joint fund, but as separate deposits by the individual member or syndicate of members (whose liability under contracts of insurance is not joint but several) and the same Act also provides for the annual verification of the accounts of the members of the Society by approved auditors and the certifying of these accounts to the Board of Trade of Great Britain.

5. That the Ontario Legislature has since 1897, and earlier, recognized the special status of members of Lloyd's by exempting these underwriters from the requirements of local deposit of securities in Ontario as a condition of license therein and this legislative policy has been reviewed and confirmed from time to time in various revisions of *The Ontario Insurance Act* (R.S.O. 1927, Chapter 222, Section 37 (3)).

6. That the insurance offered by members of Lloyd's has been sought and used in the insurance of persons and property situate in Ontario for many years for the double purpose of providing forms of insurance contract not offered by other insurers and as competition in premium rates upon forms of contracts offered by licensed insurers.

7. That owing to prescriptions of *The Dominion Insurance Act* (recently held invalid and *ultra vires* the Parliament of Canada by the Judicial Committee of the Privy Council) the members of Lloyd's have not heretofore applied for license in Ontario under the statutory provisions of *The Ontario Insurance Act* designed for that purpose, but, at the recent session of the Parliament of Canada, these prescriptions were removed from the Dominion Act and the way is now open for license of the members of Lloyd's in Ontario under the pre-existing Ontario legislation.

8. That the applicant Underwriters have been authorized since June, 1932, to carry on business in the Province of Quebec under license issued pursuant to *The Quebec Insurance Act*.

9. That I am satisfied that the public interest in the matter of insurance will be served by the issue of a license to the applicant Underwriters in reliance upon the self-regulation of members of the Society, the requirements and regulations under the Imperial statute and the supervision of the Ontario business of such underwriters by the Superintendent of Insurance of Ontario pursuant to the provisions of *The Ontario Insurance Act*.

10. That the formalities of the statute relating to documents to be filed on the application for license and preliminaries to such license are, in some respects, inappropriate to the unique character of Lloyd's constitution and organization and that it is therefore desirable for the due carrying out of the provisions of the Act and for the better administration of the Department of Insurance that certain special regulations should be promulgated under the authority of Section 78 of *The Insurance Act* to deal with this application.

The Minister recommends that Your Honour may be pleased to approve the application for license of the Non-Marine Underwriters, Members of Lloyd's, London (England), in the form submitted herewith and to provide that the Minister-in-Charge of the Department of Insurance be and he is hereby authorized to issue to the applicants a license under *The Insurance Act*, in such form as the Minister may approve, subject to the following regulations, conditions and stipulations, made pursuant to authority vested in you by the said Act and any statutory or other authority, namely:

1. That the applicant Underwriters shall file with the Superintendent of Insurance:

(a) A Certificate from the Chairman of Lloyd's, countersigned by the Comptroller of the Companies' Department of the Board of Trade of Great Britain that the applicant Underwriters have complied with the requirements of *The Assurance Companies Act of 1909* (Imperial);

(b) A Power of Attorney appointing a Chief Agent or Attorney in Canada in such form as may be required by the Minister expressly authorizing such Attorney to receive from the Minister and the Superintendent all lawful notices and all writs, processes and notices in suits and actions in respect of insurances in Ontario;

(c) A Certificate of the Chairman of Lloyd's, in form approved by the Minister, that the applicant Underwriters will at all times accept service of all lawful notices and all writs and processes and will at all times submit to and be bound by all Canadian laws and by the jurisdiction of Canadian Courts in respect of all matters arising out of the transaction of insurance business by them or on their behalf in Canada;

(d) Evidence satisfactory to the Minister that all premiums received by or on behalf of the Underwriters in respect of fire and accident insurance or reinsurance business carried on by them either alone or in conjunction with any other insurance business, for which special requirements are not laid down in the Eighth Schedule of *The Assurance Companies Act* of the United Kingdom, shall, without any apportionment, be placed in a trust fund in accordance with the provisions of a Trust Deed approved by the Board of Trade of Great Britain and that the Underwriters shall also furnish security to the satisfaction of the Board of Trade (or if the Board so directs, to the satisfaction of the Committee of Lloyd's) which shall be available solely to meet claims under policies issued by them in connection with fire and accident business and any other non-marine business carried on by them for which special requirements are not laid down in such schedule, which security may be furnished in the form of either a deposit or a guarantee or partly in the one form and partly in the other, and that the amount of the security to be furnished shall never be less than the aggregate of the premiums received or receivable by the Underwriter in the last preceding year in connection with such fire and accident and other non-marine business; and that the accounts of every Underwriter have been and shall be audited annually by an accountant approved by the Committee of Lloyd's who shall furnish a certificate to the Committee of Lloyd's and to the Board of Trade of Great Britain in a form prescribed by the Board of Trade.

2. That the applicants shall, as a condition of obtaining a renewal of the license hereby authorized, file in the Department of Insurance on or before the 30th day of June in each year a certificate from the Chairman of Lloyd's, countersigned by the proper official of the Board of Trade of Great Britain, that he, the licensee, has complied with the requirements of *The Assurance Companies Act of 1909* (Imperial) and amendments thereto relating to security and auditing of accounts thereunder.

3. That in the list of licensed insurers to be published by the Superintendent of Insurance in The Ontario Gazette pursuant to the provisions of Section 9 of *The Ontario Insurance Act* the Superintendent is hereby authorized to include such summarized statements concerning members of Lloyd's licensed under the said Act as the Minister may deem sufficient and appropriate.

4. That in preparing his Annual Report for the Minister, pursuant to Section 18 of *The Ontario Insurance Act*, the Superintendent is hereby authorized to include such a summary inclusive statement or statements of the business in Ontario of all members of Lloyd's licensed under the said Act, as the Minister may require.

5. That when any person is Chief Agent in Ontario for more than one member Underwriter of Lloyd's duly licensed, it shall be sufficient for the purposes of the Annual Statement required to be made under the provisions of Section 70 of *The Insurance Act* to prepare and file such statement or statements, as the Minister may approve, of the business of all the members of Lloyd's for whom such person is Chief Agent.

6. That the initial license to be issued as herein authorized shall be in the name of the Non-Marine Underwriters, Members of Lloyd's, London (England), whose names are listed in the certificate of the Chairman of Lloyd's dated the 26th day of July, 1934, annexed to the application and any others who from time to time may be notified to the Superintendent of Insurance by supplement or amendment of the certificate.

7. That the material annexed to the application for license herein is hereby accepted as sufficient and proper compliance with the requirements of *The Ontario Insurance Act*, preliminary to license, including production and filing of documents, and that such material shall be deemed to be "due application" and "proof of compliance with the Act," within the meaning of *The Insurance Act*, and the Superintendent is hereby authorized to waive any other or further requirement relating to such application.

8. That it shall be a condition of the license issued hereunder that the Attorney or Chief Agent in Canada of the applicant Underwriters shall make an annual report to the Treasurer of Ontario of the gross premiums received by the Underwriters or their agent or agents in respect of the business transacted in Ontario and pay the taxes levied thereon in a similar form and at the rate and times required by *The Corporations Tax Act* (R.S.O. 1927, Chapter 29) and any amendment thereto from insurance companies subject to the said Act and the Minister-in-Charge of the Department of Insurance may determine any questions arising by reason of the special form of Lloyd's Association in the interpretation and application of this condition.

9. That Schedule "A" of *The Insurance Act* (R.S.O. 1927, Chapter 222) shall be and is hereby amended by inserting in paragraph 1, immediately after sub-paragraph (5), the following sub-paragraph:

"(5-a) the Non-Marine Underwriters, Members of Lloyd's, London.....\$300."

and by substituting for the figure (5) in the first line of the next following sub-paragraph (6) the figure (5-a).

The Committee of Council concur in the recommendation of the Honourable the Attorney-General and Minister of Labour, Minister-in-Charge of the Department of Insurance, and advise that the same be acted upon.

Certified,

"C. F. BULMER,"
Clerk, Executive Council.

B: APPLICATION FOR LICENSE

(As annexed to Order in Council)

Toronto, July 11, 1934.

To the Superintendent of Insurance,
Parliament Buildings,
Toronto, Ontario.

Dear Sir:

Pursuant to *The Insurance Act* (Ontario), the Non-Marine Underwriters, Members of Lloyd's, London (England), whose names are listed in the Certificate of the Chairman of Lloyd's dated the 26th day of July, 1934, hereto annexed, marked Exhibit "1," and any others who from time to time may be notified to the Superintendent by supplement to or amendment of the said Certificate, hereby make application for license to undertake contracts of insurance within Ontario for the term ending on the 30th day of June, 1935.

The following statements and answers to questions are submitted:

1. The applicant insurer was lawfully (state fully how and when originally organized or incorporated) organized pursuant to *Lloyd's Acts* (1871) (Imperial Statutes, 34 Vict., C. XXI) and amendments thereto, and the documents evidencing same are filed or deposited in the office of Lloyd's at London, England, of which the documents enumerated in the schedule to the paragraph and annexed to this application as exhibits numbered "2" and "3" are copies.

SCHEDULE OF DOCUMENTS

Exhibit No.	Title or Description of Instrument	Date of Instrument	Remarks
2	Lloyd's Acts.....	1871 et al	
3	Lloyd's By-laws.....	1871-1925	

2. The head office of the insurer is situate at London, England, and the insurers can at the said head office lawfully sue and be sued in the name of the individual members listed in Exhibit "1."

3. If the head office is situate elsewhere than in Ontario.

(a) Name and address of chief agent in Canada:

Reginald Crawford Stevenson, 437 St. James Street, Montreal, P.Q.

(b) Name of chief agent and address of chief agency in Ontario:

Archibald Murray Gill Stewart, 904 Royal Bank Building, Toronto.

(c) Post Office address to which notice of process is to be forwarded by Superintendent, pursuant to Section 17 of the Act:

R. C. Stevenson, 437 St. James Street, Montreal, P.Q.

4. Do you hold a license pursuant to *The Insurance Act* (Dominion)? If so, what classes are covered by such license?

No.

5. What classes do you apply to be licensed and authorized to undertake within Ontario (Vide Section 24)?

All classes except life.

6. What class of insurer are you within the meaning of Section 23 of *The Insurance Act* (Ontario)?

(h) Lloyd's.

7. The documents in the printed booklet annexed to this application as exhibit numbered "4" comprise all forms of application and contract and all instruments intended to bind the insurer or the insured to be used in Ontario, subject to such amendment as the Ontario Statutes and regulations may require.

8. The financial statements of the applicant underwriters are prepared in special form to accord with Schedule "8" of *The Assurance Companies Act, 1909*, of Great Britain and the regulations of the Board of Trade of Great Britain relating to the audit of the accounts of the underwriters and in lieu of balance sheets the applicants submit herewith the Certificate of the Comptroller of the Companies' Department of the Board of Trade that the accounts of every applicant underwriter have been audited by an accountant approved as required by the Act and that the Certificate of audit required by the Act and the regulations has been furnished to the Board of Trade of Great Britain.

11. Evidence of authority of officer (if not head office official) executing application on behalf of the applicant insurer is annexed to this application and marked exhibit "5."

Power of Attorney to R. C. Stevenson, dated November 1st, 1934.

County of York.

I, R. C. Stevenson, of the City of Montreal, and duly appointed to and now holding the office of Attorney in Canada in the aforesaid applicant insurer, make oath and say:

That the present application is made by me *bona fide* on behalf and by authority of the said applicant insurer; also that I have the means of verifying the correctness of this present application and that the facts and documents by the form of application required to be stated and exhibited are herein truly and fully stated and exhibited, also that no fact nor document material to be disclosed has been concealed or withheld.

Sworn before me at Toronto
in the County of York,
this 21st day of November,
A.D. 1934.

"R. C. STEVENSON."

"NORMAN D. TYTLER,"

A Commissioner, etc.

C: LICENSE

ONTARIO

DEPARTMENT OF INSURANCE

LICENSE No. 4313

TERM OF LICENSE, A.D. 1934 to 1935

THIS IS TO CERTIFY THAT THE NON-MARINE UNDERWRITERS, MEMBERS OF LLOYD'S, LONDON (ENGLAND) whose names are listed in the Certificate of the Chairman of Lloyd's, dated the 26th day of July, 1934, filed in the Department and any others who from time to time may be notified to the Superintendent by supplement to or amendment of the said Certificate, being Underwriters or Syndicates of Underwriters operating on the plan known as Lloyd's, within the meaning of The Insurance Act have complied with the requirements of the said Act, and are hereby licensed and authorized for and during the term beginning on the 30th day of November, A.D. 1934 and ending on the 30th day of June, A.D. 1935, to undertake Contracts of Insurance of the following classes—All classes of insurance except life insurance.

Entered on Insurance License Register by

"E. A. HINCH,"
Entry Clerk.

(Signed) A. W. ROEBUCK,
Minister.

(Signed) R. LEIGHTON FOSTER,
Superintendent of Insurance.

D: PRESS RELEASE BY PREMIER HEPBURN OF ONTARIO
RE LLOYD'S, LONDON

The Government has to-day had under consideration the report and recommendation of the Attorney-General upon the application of the Non-Marine Underwriters, members of Lloyd's, London, for license to carry on in Ontario all classes of insurance business except life insurance. This recommendation has been accepted by the Lieutenant-Governor in Council and, as Minister-in-Charge of the Department of Insurance, the Attorney-General has been authorized to issue and has issued the license applied for.

The wide interest which the insurance business has taken in this application was evidenced upon the public hearings held by the Attorney-General over a period of three weeks, at which representations were received from the applicants and from counsel of the All-Canada Fire Insurance Federation, the Toronto Insurance Conference and the Ontario Fire and Casualty Insurance Agents Association. The license was granted after full consideration had been given to all the representations made.

The licensing of Lloyd's in Ontario follows the issue of a similar license by the Province of Quebec in June, 1932. It is anticipated that the result of the license will be to make more fully available to the public of Ontario the special insurance services which this unique British institution offers. It involves no reflection upon nor comparison with other great and worthy institutions to say that Lloyd's of London has a world-wide and illustrious reputation arising both from its long history and its peculiar association with British commerce in all parts of the world.

Of course the license is subject to the provisions of the Act applicable to insurers generally and the licensees will require to pay the same scale of taxes and fees applicable to other classes of insurer. In addition, special regulations appropriate to the case have been adopted under the authority of Section 78 of *The Ontario Insurance Act*, which follow the general lines of *The Insurance Companies Act, 1909*, of Great Britain and the regulations of the Board of Trade of Great Britain made thereunder.

The Order-in-Council requires production of a certificate of the Chairman of Lloyd's, countersigned by the proper official of the Board of Trade of Great Britain, that the Underwriters have complied with the requirements of the Imperial Act and the regulations thereunder, which include the deposit of securities and financial guarantees by every Underwriter in amounts deemed adequate for their world-wide business. *The Ontario Insurance Act* expressly provides that members of London Lloyd's who comply with these regulations are not required to make a special deposit in Ontario as a condition of license and the Government believes that the interests of the insuring public are adequately protected by these guarantees.

The Government is informed that all business written by Lloyd's in Ontario will be written through Canadian agents and brokers. The regulations adopted in the Order-in-Council approved to-day include a requirement that the Chairman of Lloyd's shall file an undertaking that all Underwriters at Lloyd's will accept service of process in Ontario and submit to the jurisdiction of Canadian courts in all matters arising out of their policies.

The Government recognizes the opposition to this application which has been offered by the other licensed companies and local agents. It has been admitted that in some lines of insurance Lloyd's may offer serious competition in premium rates and forms of policy to the present licensed companies, but the Government has not been able to find any sound ground upon which it might deny to the citizens of Ontario insurance facilities of the character offered by Lloyd's on a basis of fair competition.

November 29th, 1934.

APPENDIX VII

RE "THE AUTOMOBILE INSURANCE ACT" AND STANDARD FORMS

(Note.—The following is an extract from the "Foreword" and "Table of Contents" of the pamphlet containing the Automobile Insurance "Standard Forms" recommended to the Association of Superintendents of Insurance of the Provinces of Canada by the Committee of Underwriters and approved for use under the uniform automobile insurance Acts in all provinces (except Quebec). This foreword replaces the "Letter of Transmittal and Approval" dated July 31st, 1933, which is printed at pages 416 to 418 of the 1933 Report of the Superintendent of Insurance.)

ASSOCIATION OF SUPERINTENDENTS OF INSURANCE
OF THE PROVINCES OF CANADA

STANDING COMMITTEE ON
AUTOMOBILE INSURANCE STANDARD FORMS

This pamphlet (as amended to date) contains the automobile insurance "Standard Forms" (not printed in this Report) which have been recommended to the Standing Committee on Automobile Insurance Standard Forms of this Association by the Committee of Underwriters for use under *The Uniform Automobile Insurance Act*. The Standing Committee has concurred in the recommendations of the Committee of Underwriters and the "Standard Forms" and "General Instructions" which follow herein (not printed in this Report) have been placed on file with the Superintendent of Insurance or other supervising official in every province of Canada (except Quebec). In accordance with the agreement entered into between all provinces such approval and filing automatically carries approval under the uniform Act in all provinces.

All application, endorsement and policy forms not included herein must be filed with the Superintendent in each province for special approval in strict conformity with the Act.

Complete information as to the work of the Standing Committee of this Association and as to the proceedings, personnel, etc., of the Committee of Underwriters will be found in the "Minutes of Proceedings" of the Annual Conferences of the Association.

Additional copies of this loose-leaf booklet of "Standard Forms" and of new or reprinted pages may be obtained at cost direct from the printers, Thompson and Sons, Limited, 384 Adelaide Street West, Toronto.

All communications respecting automobile insurance Standard Forms should be addressed to Mr. John Edwards, F.C.A.S., Casualty Actuary, Ontario Insurance Department, Parliament Buildings, Toronto, who is Secretary of the Committee of Underwriters and of the Standing Committee on Automobile Insurance Standard Forms.

R. LEIGHTON FOSTER,
Chairman.

September 15th, 1934.

STANDARD FORMS

Revised to September 15th, 1934

1. ENDORSEMENT FORMS:

- (1) Passenger Hazard Included Endorsement.
- (1a) Restricted Passenger Hazard Endorsement.
- (2) Drive Other Automobiles Endorsement (Restricted Form).
- (2a) Drive Other Automobiles Endorsement (Broad Form).
- (3) Employer's Liability Endorsement.
- (4) Permission to Carry Explosives Endorsement.
- (5) Permission to Rent or Lease Endorsement.
- (6) Permission to Carry Passengers for Compensation or Hire Endorsement.
- (7) Inclusive Coverage Endorsement.
- (8) Automobile Plate Glass Endorsement.
- (9) Permission to use Trailer Endorsement.
- (10) Farmer's Truck Endorsement.
- (11) Automobile Salesmen and Garage Employees Policy Written at Private Passenger Car Rates Endorsement.
- (12) Additional Coverage Endorsement.
- (13) Deleted Coverage Endorsement (Insured's Form).
- (13a) Deleted Coverage Endorsement (Insurer's Form).
- (14) Funeral Directors Endorsement.

- (15) Substitution or Addition of Automobile Endorsement.
- (16) Winter Cancellation Endorsement.
- (17) Reinstatement of Winter Cancellation Endorsement.
- (18) Radio Endorsement.
- (19) \$50 Deductible Property Damage Endorsement.
(Commercial and Public Automobiles.)
- (20) More Automobiles than Operators Endorsement.
- (21) Automatic Coverage Endorsement. (Fleets.)
- (22) Motorcycle Endorsement. (Theft.)
- (23) Mortgage Endorsement.
- (24) Fire Apparatus Endorsement.
- (25) Alteration Endorsement.

II. APPLICATION FORMS:

- (1) Owner's Form.
- (2) Driver's Form.
- (3) Application and Agreement for Winter Cancellation.

III. POLICY FORMS:

- (1) Owner's Form (revised July 1st, 1933).
- (2) Driver's Form.
- (3) Standard Automobile Renewal Certificate.

APPENDIX VIII

AUTOMOBILE INSURANCE LOSS-COST EXPERIENCE IN ONTARIO

FOR POLICY YEARS 1930, 1931, 1932 AND 1933

The following statistical tables numbered 1 to 17 inclusive have been filed by the Canadian Automobile Underwriters' Association, the statistical agency designated to compile the Ontario Automobile Insurance Loss-Cost Experience pursuant to Section 69a of *The Insurance Act*.

Table 1. *Private Passenger Public Liability Experience in Ontario for the complete policy years 1930, 1931 and 1932, and the incomplete policy year 1933 developed as of June 30th, 1934.*

Reference to column 6 of Table 1 will show that the pure premiums for public liability insurance on private passenger cars still continue to rise. The pure premium of \$8.77 shown for 1930 increased to \$10.42 for 1933, indicates an increase in loss-cost per car exposed to risk of 19 per cent. for the period. Columns 7 and 8 indicate that the rise in loss-cost is due largely to an increase in both the accident frequency and in the average amount of the claim.

Table 2. *Private Passenger Property Damage Experience in Ontario for the Complete Policy Years 1930, 1931 and 1932, and the Incomplete Policy Year 1933 developed as of June 30th, 1934.*

Reference to column 6 of Table 2 indicates a substantial decline in the pure premiums for property damage insurance on private passenger cars. The 1930 figure of \$4.93 compared with \$3.29 for 1933 indicates a decline of 33 per cent. in loss-cost per car exposed to risk for the period which is accounted for in the reduction of the accident frequency and in the average amount of the claim (reference to columns 7 and 8).

Tables 3, 4, 5 and 6. *Private Passenger Collision Experience in Ontario for the Complete Policy Years 1930, 1931 and 1932, and the Incomplete Policy Year 1933 developed as of June 30th, 1934.*

Reference to column 6 of Table 3 indicates a steady decline in the pure premiums for collision damage insurance on private passenger cars. The 1930 figure of \$16.29 compared with \$9.75 for 1933 indicates an average decline of 40 per cent. in loss-cost per car exposed to risk for the period and is largely accounted for in the reduction of the accident frequency shown in column 7 of the same Table. It may be said, however, that the collision experience lacks credibility due to the limited volume of business which is transacted by insurers.

Table 7. *Private Passenger Automobile Fire Experience in Ontario for the Complete Policy Years 1930, 1931 and 1932, and the Incomplete Policy Year 1933 developed as of June 30th, 1934.*

Reference to column 6 of Table 7 indicates a marked decline in the pure premiums for fire insurance on private passenger cars. The 1930 figure of \$2.66 compared with \$0.93 for 1933 indicates a decline of 65 per cent. in loss-cost per car exposed to risk for the period and is accounted for in the reduction of the accident frequency and in the marked decline in the average amount of such claims (reference to columns 7 and 8).

Table 8. *Private Passenger Automobile Theft Experience in Ontario for the Complete Policy Years 1930, 1931 and 1932, and the Incomplete Policy Year 1933 developed as of June 30th, 1934.*

Reference to column 6 of Table 8 indicates a steady decline in the pure premiums for theft insurance on private passenger cars. The 1930 figure of \$1.31 compared with \$0.83 for 1933 indicates a decline of 37 per cent. in loss-cost per car exposed to risk for the period. It is noted, however, that this decline is due to the large decrease in the average amount of the claims (reference column 8) since the loss frequency for the past two years shows an upward trend (reference column 7).

Tables 9-14, inclusive. *Commercial Automobile Insurance Experience in Ontario for the Complete Policy Years 1930, 1931 and 1932, and the Incomplete Policy Year 1933 developed as of June 30th, 1934.*

Experience reported upon commercial cars is merely indicative in view of the fact that insurers do not write a sufficient volume to establish full credibility. No definite trend is shown except in the case of fire coverage. Table 13 shows in columns 6, 7 and 8 a downward trend in the fire loss-cost and claim frequency.

Tables 15 and 16. *Fleets (all coverages), Public Vehicles, Garages, Automobile Dealers (all coverages) Experience in Ontario for the Complete Policy Years 1930, 1931 and 1932, and the Incomplete Policy Year 1933 developed as of June 30th, 1934.*

These tables show the premiums earned, losses incurred with the resultant percentage of losses incurred to such premiums earned for the four-year period 1930 to 1933 inclusive.

Table 17. *Motorcycles (all coverages) Experience in Ontario Covering Complete Policy Years 1931 and 1932, and the Incomplete Policy Year 1933 developed as of June 30th, 1934.*

This table shows the premiums earned, losses incurred and percentage relating thereto for the three-year period 1931 to 1933 inclusive.

TABLE 1
BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1930, 1931, 1932 and Incomplete 1933 (18 Months)

PRIVATE PASSENGER CARS—PUBLIC LIABILITY

ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	147,596	\$2,202,234	\$1,294,203	3,441	\$8.77	2.33%	\$376	58.77%
1931*.....	175,766	2,394,486	1,637,095	3,989	9.31	2.27	410	68.37
1932*.....	164,655	2,194,111	1,630,694	3,912	9.90	2.38	417	74.32
1933*.....	139,652	1,806,969	1,454,977	3,444	10.42	2.47	422	80.52
Total.....	627,669	8,597,800	6,016,969	14,786	9.59	2.36	407	69.98

ONTARIO RATING TERRITORY A (TORONTO, HAMILTON, WINDSOR)

1930.....	59,487	\$1,028,702	\$637,643	1,756	\$10.72	2.95%	\$363	61.99%
1931*.....	67,920	1,133,129	739,012	1,998	10.88	2.94	370	65.22
1932*.....	64,465	1,049,268	754,756	2,006	11.71	3.11	376	71.93
1933*.....	53,568	881,360	711,952	1,686	13.29	3.15	422	80.78
Total.....	245,440	4,092,459	2,843,363	7,446	11.58	3.03	382	69.48

ONTARIO RATING TERRITORIES B, C, AND D (REMAINDER OF PROVINCE)

1930.....	88,109	\$1,173,532	\$656,560	1,685	\$7.45	1.91%	\$390	55.95%
1931*.....	107,846	1,261,357	898,083	1,991	8.33	1.85	451	71.20
1932*.....	100,190	1,144,843	875,938	1,906	8.74	1.90	460	76.51
1933*.....	86,084	925,609	743,025	1,758	8.63	2.04	423	80.27
Total.....	382,229	4,505,341	3,173,606	7,340	8.30	1.92	432	70.44

TABLE 2

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1930, 1931, 1932 and Incomplete 1933 (18 Months)

PRIVATE PASSENGER CARS—PROPERTY DAMAGE

ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	144,288	\$1,701,434	\$711,815	18,526	\$4.93	12.84%	\$38	41.84%
1931*.....	173,505	1,802,960	746,331	20,053	4.30	11.56	37	41.39
1932*.....	162,452	1,609,927	575,311	17,530	3.54	10.79	33	35.74
1933*.....	157,274	1,097,190	517,122	16,331	3.29	10.38	32	47.13
Total.....	637,519	6,211,511	2,550,579	72,440	4.00	11.36	35	41.06

ONTARIO RATING TERRITORY A (TORONTO, HAMILTON, WINDSOR)

1930.....	57,768	\$805,528	\$339,313	9,991	\$5.87	17.30%	\$34	42.12%
1931*.....	66,646	836,098	333,803	10,534	5.01	15.81	32	39.92
1932*.....	63,114	746,353	267,724	9,187	4.24	14.56	29	35.87
1933*.....	59,422	494,703	228,502	8,395	3.85	14.13	27	46.19
Total.....	246,950	2,882,682	1,169,342	38,107	4.74	15.43	31	40.56

ONTARIO RATING TERRITORIES B, C AND D (REMAINDER OF PROVINCE)

1930.....	86,520	\$895,906	\$372,502	8,535	\$4.31	9.86%	\$44	41.58%
1931*.....	106,859	966,862	412,528	9,519	3.86	8.91	43	42.67
1932*.....	99,338	863,574	307,587	8,343	3.10	8.40	37	35.62
1933*.....	97,852	602,487	288,620	7,936	2.95	8.11	36	47.90
Total.....	390,569	3,328,829	1,381,237	34,333	3.54	8.79	40	41.49

†Col. 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months.

‡Col. 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months.

*1931, 1932 and 1933 experience includes fleet-rated cars. The 1933 experience is reduced to an earned basis. The 1933 number of claims has been adjusted by using an earned factor of 94 instead of the pure premium factor 87 for public liability.

TABLE 3
BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1930, 1931, 1932 and Incomplete 1933 (18 Months)

PRIVATE PASSENGER CARS—COLLISION—(ALL AVERAGES)

ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	26,708	\$953,901	\$435,049	4,252	\$16.29	\$15.92%	\$102	45.61%
1931*.....	27,324	902,665	383,135	3,253	14.02	11.91	118	42.44
1932*.....	22,012	690,481	230,946	2,143	10.49	9.74	108	33.45
1933*.....	20,191	490,164	196,795	1,781	9.75	8.82	110	40.15
Total.....	96,235	3,037,211	1,245,925	11,429	12.95	11.88	109	41.02

ONTARIO RATING TERRITORY A (TORONTO, HAMILTON, WINDSOR)

930.....	7,790	\$323,284	\$102,406	949	\$13.15	12.18%	\$108	31.68%
1931*.....	8,176	308,570	89,600	686	10.96	8.39	131	29.04
1932*.....	6,779	236,034	48,287	435	7.12	6.42	111	20.46
1933*.....	6,025	165,338	45,548	367	7.56	6.09	124	27.55
Total.....	28,770	1,033,226	285,841	2,437	9.94	8.47	117	27.66

ONTARIO RATING TERRITORIES B, C AND D (REMAINDER OF PROVINCE)

1930.....	18,918	\$630,617	\$332,643	3,303	\$17.58	17.46%	\$101	52.75%
1931*.....	19,148	594,095	293,535	2,567	15.33	13.41	114	49.41
1932*.....	15,233	454,447	182,659	1,708	11.99	11.21	107	40.19
1933*.....	14,166	324,826	151,247	1,414	10.68	9.98	107	46.56
Total.....	67,465	2,003,985	960,084	8,992	14.23	13.33	107	47.91

TABLE 4

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1930, 1931, 1932 and Incomplete 1933 (18 Months)

PRIVATE PASSENGER CARS—COLLISION

ALL ONTARIO TERRITORIES COMBINED

COLLISION (FULL COVERAGE)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	1,041	\$97,826	\$46,982	946	\$45.13	90.87%	\$50	48.03%
1931*.....	1,001	81,091	40,830	710	40.79	70.93	58	50.35
1932*.....	611	51,311	17,408	440	28.49	72.01	40	33.93
1933*.....	383	30,853	9,109	270	23.78	70.50	34	29.52
Total.....	3,036	261,081	114,329	2,366	37.66	77.93	48	43.79

COLLISION (\$25 DEDUCTIBLE)

1930.....	13,413	\$496,562	\$255,943	2,406	\$19.08	17.94%	\$106	51.54%
1931*.....	13,342	469,483	219,306	1,830	16.44	13.72	120	46.71
1932*.....	10,449	353,380	135,831	1,193	13.00	11.42	114	38.44
1933*.....	8,895	248,984	114,781	1,014	12.90	11.40	113	46.10
Total.....	46,099	1,568,409	725,861	6,443	15.75	13.98	113	46.28

COLLISION (\$50 DEDUCTIBLE)

1930.....	7,438	\$249,036	\$95,618	704	\$12.86	9.46%	\$136	38.40%
1931*.....	7,926	241,101	91,388	556	11.53	7.01	164	37.90
1932*.....	6,605	193,145	58,544	404	8.86	6.12	145	30.31
1933*.....	6,597	143,167	57,041	386	8.65	5.85	148	39.84
Total.....	28,566	826,449	302,591	2,050	10.59	7.18	148	36.61

COLLISION (\$100 DEDUCTIBLE)

1930.....	4,816	\$110,477	\$36,506	196	\$7.58	4.07%	\$186	33.04%
1931*.....	5,055	110,990	31,611	157	6.25	3.11	201	28.48
1932*.....	4,347	92,645	19,163	106	4.41	2.44	181	20.68
1933*.....	4,316	67,160	15,864	111	3.68	2.57	143	23.62
Total.....	18,534	381,272	103,144	570	5.57	3.08	181	27.05

†Col. 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months.

‡Col. 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months.

*1931, 1932 and 1933 experience includes fleet-rated cars. The 1933 experience is reduced to an earned basis.

TABLE 5
BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1930, 1931, 1932 and Incomplete 1933 (18 Months)

ONTARIO TERRITORY A (TORONTO, HAMILTON, WINDSOR)

PRIVATE PASSENGER CARS—COLLISION

COLLISION (FULL COVERAGE)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	251	\$32,344	\$11,901	228	\$47.41	90.84%	\$52	36.80%
1931*.....	200	21,972	7,146	128	35.73	64.00	56	32.52
1932*.....	125	13,686	1,867	75	14.94	60.00	25	13.64
1933*.....	66	7,837	1,208	55	18.30	83.33	22	15.41
Total.....	642	75,839	22,122	486	34.46	75.70	46	29.17

COLLISION (\$25 DEDUCTIBLE)

1930.....	1,932	\$109,207	\$39,793	374	\$20.60	19.36%	\$106	36.44%
1931*.....	1,987	106,495	34,620	285	17.42	14.34	121	32.51
1932*.....	1,547	77,150	16,282	167	10.52	10.80	97	21.10
1933*.....	1,134	51,160	16,884	130	14.89	11.46	130	33.00
Total.....	6,600	344,012	107,579	956	16.30	14.48	113	31.27

COLLISION (\$50 DEDUCTIBLE)

1930.....	2,542	\$107,020	\$29,359	227	\$11.55	8.93%	\$129	27.43%
1931*.....	2,671	103,133	27,380	177	10.25	6.63	155	26.55
1932*.....	2,251	81,864	17,733	136	7.88	6.04	130	21.66
1933*.....	1,998	59,280	18,037	110	9.03	5.51	164	30.43
Total.....	9,462	351,297	92,509	650	9.78	6.87	142	26.33

COLLISION (\$100 DEDUCTIBLE)

1930.....	3,065	\$74,713	\$21,353	120	\$6.97	3.92%	\$178	28.58%
1931*.....	3,318	76,970	20,454	96	6.16	2.89	213	26.57
1932*.....	2,856	63,334	12,405	57	4.34	2.00	218	19.59
1933*.....	2,827	47,061	9,419	72	3.33	2.55	131	20.01
Total.....	12,066	262,078	63,631	345	5.27	2.86	184	24.28

TABLE 6
BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1930, 1931, 1932 and Incomplete 1933 (18 Months)

ONTARIO TERRITORIES B, C AND D COMBINED (REMAINDER OF PROVINCE)

PRIVATE PASSENGER CARS—COLLISION

COLLISION (FULL COVERAGE)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	790	\$65,482	\$35,081	718	\$44.41	90.89%	\$49	53.57%
1931*.....	801	59,119	33,684	582	42.05	72.66	58	56.98
1932*.....	486	37,625	15,541	365	31.98	75.10	43	41.31
1933*.....	317	23,016	7,901	215	24.92	67.82	37	34.33
Total.....	2,394	185,242	92,207	1,880	38.52	78.53	49	49.78

COLLISION (\$25 DEDUCTIBLE)

1930.....	11,481	\$387,355	\$216,150	2,032	\$18.83	17.70%	\$106	55.80%
1931*.....	11,355	362,988	184,686	1,545	16.26	13.61	120	50.88
1932*.....	8,902	276,230	119,549	1,026	13.43	11.53	117	43.28
1933*.....	7,761	197,824	97,897	884	12.61	11.39	111	49.49
Total.....	39,499	1,224,397	618,282	5,487	15.65	13.89	113	50.50

COLLISION (\$50 DEDUCTIBLE)

1930.....	4,896	\$142,016	\$66,259	477	\$13.53	9.74%	\$139	46.66%
1931*.....	5,255	137,968	64,008	379	12.18	7.21	169	46.39
1932*.....	4,354	111,281	40,811	268	9.37	6.16	152	36.67
1933*.....	4,599	83,887	39,004	276	8.48	6.00	141	46.50
Total.....	19,104	475,152	210,082	1,400	11.00	7.33	150	44.21

COLLISION (\$100 DEDUCTIBLE)

1930.....	1,751	\$35,764	\$15,153	76	\$8.65	4.34%	\$199	42.37%
1931*.....	1,737	34,020	11,157	61	6.42	3.51	183	32.80
1932*.....	1,491	29,311	6,758	49	4.53	3.29	138	23.06
1933*.....	1,489	20,099	6,445	39	4.33	2.62	165	32.07
Total.....	6,468	119,194	39,513	225	6.11	3.48	176	33.15

†Col. 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months.

‡Col. 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months.

*1931, 1932 and 1933 experience includes fleet-rated cars. The 1933 experience is reduced to an earned basis.

TABLE 7

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1930, 1931, 1932 and Incomplete 1933 (18 Months)

PRIVATE PASSENGER CARS—FIRE

ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	156,308	\$787,368	\$415,779	2,916	\$2.66	1.87%	\$143	52.81%
1931*.....	172,588	819,542	305,595	2,931	1.77	1.70	104	37.29
1932*.....	156,062	731,335	211,694	2,759	1.36	1.77	77	28.95
1933*.....	139,455	576,503	129,921	2,248	.93	1.61	58	22.54
Total.....	624,413	2,914,748	1,062,989	10,854	1.70	1.74	98	36.47

ONTARIO RATING TERRITORIES A, B AND D

(Ontario excluding Northern Ontario)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	153,950	\$757,820	\$394,569	2,849	\$2.56	1.85%	\$138	52.07%
1931*.....	169,759	793,815	283,219	2,856	1.67	1.68	99	35.68
1932*.....	153,455	707,536	196,925	2,713	1.28	1.77	73	27.83
1933*.....	137,236	557,288	121,070	2,218	.88	1.62	55	21.72
Total.....	614,400	2,816,459	995,783	10,636	1.62	1.73	94	35.36

ONTARIO RATING TERRITORY C

(Northern Ontario)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	2,358	\$29,548	\$21,210	67	\$8.99	2.84%	\$317	71.78%
1931*.....	2,829	25,727	22,376	75	7.91	2.65	298	86.97
1932*.....	2,607	23,799	14,769	46	5.67	1.76	321	62.06
1933*.....	2,219	19,215	8,851	30	3.99	1.35	295	46.06
Total.....	10,013	98,289	67,206	218	6.71	2.18	308	68.38

TABLE 8

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1930, 1931, 1932 and Incomplete 1933 (18 Months)

PRIVATE PASSENGER CARS—THEFT

ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	134,117	\$596,047	\$175,720	4,046	\$1.31	3.02%	\$43	29.48%
1931*.....	149,202	563,922	142,470	4,515	0.95	3.03	32	25.26
1932*.....	134,953	487,944	123,798	4,950	0.92	3.67	25	25.37
1933*.....	125,156	330,650	104,261	5,213	0.83	4.17	20	31.53
Total.....	543,428	1,978,563	546,249	18,724	1.01	3.45	29	27.61

ONTARIO RATING TERRITORY A (TORONTO, HAMILTON, WINDSOR)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	58,140	\$329,972	\$97,296	2,406	\$1.67	4.14%	\$40	29.49%
1931*.....	65,368	286,671	71,986	2,582	1.10	3.95	28	25.11
1932*.....	60,127	242,814	65,730	2,888	1.09	4.80	23	27.07
1933*.....	55,387	161,508	67,129	3,277	1.21	5.92	20	41.56
Total.....	239,022	1,020,965	302,141	11,153	1.26	4.67	27	29.59

ONTARIO RATING TERRITORIES B, C AND D (REMAINDER OF PROVINCE)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	75,977	\$266,075	\$78,424	1,640	\$1.03	2.16%	\$48	29.47%
1931*.....	83,834	277,251	70,484	1,933	0.84	2.31	36	25.42
1932*.....	74,826	245,130	58,068	2,062	0.78	2.76	28	23.69
1933*.....	69,769	169,142	37,132	1,936	0.53	2.77	19	21.95
Total.....	304,406	957,598	244,108	7,571	0.80	2.49	32	25.49

†Col. 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months.

‡Col. 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months.

*1931, 1932 and 1933 experience includes fleet-rated cars. The 1933 experience is reduced to an earned basis.

TABLE 9

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1930, 1931, 1932 and Incomplete 1933 (18 Months)

COMMERCIAL CARS—PUBLIC LIABILITY

ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	13,986	\$287,410	\$179,321	486	\$12.82	3.47%	\$369	62.39%
1931*.....	24,833	528,973	290,506	768	11.70	3.09	378	54.92
1932*.....	23,531	461,458	328,299	751	13.95	3.19	437	71.14
1933*.....	19,819	370,793	247,550	693	12.48	3.50	357	66.76
Total.....	82,169	1,648,634	1,045,676	2,698	12.73	3.28	388	63.43

ONTARIO RATING TERRITORY A (TORONTO, HAMILTON, WINDSOR)

1930.....	4,436	\$117,958	\$73,938	262	\$16.67	5.91%	\$282	62.68%
1931*.....	10,564	276,648	140,297	436	13.28	4.13	322	50.71
1932*.....	9,291	224,110	192,388	397	20.71	4.27	485	85.85
1933*.....	7,572	171,290	130,499	367	17.23	4.85	356	76.19
Total.....	31,863	790,006	537,122	1,462	16.86	4.59	367	67.99

ONTARIO RATING TERRITORIES B, C AND D (REMAINDER OF PROVINCE)

1930.....	9,550	\$169,452	\$105,383	224	\$11.03	2.35%	\$470	62.19%
1931*.....	14,269	252,325	150,209	332	10.53	2.33	452	59.53
1932*.....	14,240	237,348	135,911	354	9.54	2.49	384	57.26
1933*.....	12,247	199,503	117,051	326	9.56	2.66	359	58.67
Total.....	50,306	858,628	508,554	1,236	10.11	2.46	411	59.23

The 1933 number of claims has been adjusted by using an earned factor of 94 instead of pure premium factor of 87

TABLE 10

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1930, 1931, 1932 and Incomplete 1933 (18 Months)

COMMERCIAL CARS—PROPERTY DAMAGE

ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	13,391	\$265,861	\$169,078	4,157	\$12.63	31.04%	41	63.60%
1931*.....	23,735	582,154	266,348	7,047	11.22	29.69	38	45.75
1932*.....	22,648	556,810	195,643	5,792	8.64	25.57	34	35.14
1933*.....	20,068	476,686	199,932	5,926	9.96	29.53	34	41.94
Total.....	79,842	1,881,511	831,001	22,922	10.41	28.71	36	44.17

ONTARIO RATING TERRITORY A (TORONTO, HAMILTON, WINDSOR)

1930.....	4,151	\$108,224	\$69,259	1,911	\$16.68	46.04%	36	64.00%
1931*.....	9,898	291,600	138,364	3,973	13.98	40.14	35	47.45
1932*.....	8,710	260,732	91,569	3,035	10.51	34.85	30	35.12
1933*.....	7,564	215,319	89,162	3,002	11.79	39.69	30	41.41
Total.....	30,323	875,875	388,354	11,921	12.81	39.31	33	44.34

ONTARIO RATING TERRITORIES B, C AND D (REMAINDER OF PROVINCE)

1930.....	9,240	\$157,637	\$99,819	2,246	\$10.80	24.31%	\$44	63.32%
1931*.....	13,837	290,554	127,984	3,074	9.25	22.22	42	44.05
1932*.....	13,938	296,078	104,074	2,757	7.47	19.78	38	35.15
1933*.....	12,504	261,367	110,770	2,924	8.86	23.38	38	42.38
Total.....	49,519	1,005,636	442,647	11,001	8.94	22.22	40	44.02

†Col. 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months.
‡Col. 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months.
*1931, 1932 and 1933 experience includes fleet-rated cars. The 1933 experience is reduced to an earned basis.

TABLE 11
BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1930, 1931, 1932 and Incomplete 1933 (18 Months)

COMMERCIAL CARS—COLLISION

ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	2,176	\$73,885	\$49,043	399	\$22.54	18.34%	\$123	66.38%
1931*.....	4,708	157,504	56,570	391	12.02	8.31	145	35.92
1932*.....	3,591	110,113	38,433	273	10.70	7.60	141	34.90
1933*.....	3,187	87,011	43,119	272	13.53	8.53	159	49.56
Total.....	13,662	428,513	187,165	1,335	13.70	9.77	140	43.68

ONTARIO RATING TERRITORY A (TORONTO, HAMILTON, WINDSOR)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	547	\$22,532	\$12,780	95	\$23.36	17.37%	135	56.72%
1931*.....	1,884	72,156	19,517	128	10.36	6.79	152	27.05
1932*.....	1,332	41,211	14,077	88	10.57	6.61	160	34.16
1933*.....	999	29,442	15,983	75	16.00	7.51	213	54.29
Total.....	4,762	165,341	62,357	386	13.09	8.11	162	37.71

ONTARIO RATING TERRITORIES B, C AND D (REMAINDER OF PROVINCE)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	1,629	\$51,353	\$36,263	304	\$22.26	18.66%	\$119	70.62%
1931*.....	2,824	85,348	37,053	263	13.12	9.31	141	43.41
1932*.....	2,259	68,902	24,356	185	10.78	8.19	132	35.35
1933*.....	2,188	57,569	27,136	197	12.40	9.00	138	47.14
Total.....	8,900	263,172	124,808	949	14.02	10.66	132	47.42

TABLE 12

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1930, 1931, 1932 and Incomplete 1933 (18 Months)

COMMERCIAL CARS—COLLISION

ALL ONTARIO TERRITORIES COMBINED
COLLISION (FULL COVERAGE)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	216	\$10,482	\$7,858	113	\$36.38	52.31%	\$70	74.97%
1931*.....	209	13,334	3,356	76	16.06	36.36	44	25.17
1932*.....	134	8,949	3,865	51	28.84	38.06	76	43.19
1933*.....	72	4,430	1,736	43	24.11	59.72	40	39.19
Total.....	631	37,195	16,815	283	26.65	44.85	59	45.21

COLLISION (\$25 DEDUCTIBLE)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	1,118	\$37,618	\$22,052	188	\$19.72	16.82%	\$117	58.62%
1931*.....	1,620	60,727	22,089	174	13.64	10.74	127	36.37
1932*.....	1,374	45,127	13,359	111	9.72	8.08	120	29.60
1933*.....	1,111	34,415	10,958	86	9.86	7.74	127	31.84
Total.....	5,223	177,887	68,458	559	13.11	10.70	122	38.48

COLLISION (\$50 DEDUCTIBLE)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	434	\$14,519	\$9,617	57	\$22.16	13.13%	\$169	66.24%
1931*.....	1,120	36,785	14,420	84	12.88	7.50	172	39.20
1932*.....	875	26,682	10,968	57	12.53	6.51	192	41.11
1933*.....	827	21,693	14,341	83	17.34	10.04	173	60.11
Total.....	3,256	99,679	49,346	281	15.16	8.63	176	49.50

COLLISION (\$100 DEDUCTIBLE)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	408	\$11,266	\$9,516	41	\$23.32	10.05%	\$232	84.47%
1931*.....	1,759	46,658	16,705	57	9.50	3.24	293	35.80
1932*.....	1,208	29,355	10,241	54	8.48	4.47	190	34.89
1933*.....	1,177	26,473	16,084	60	13.67	5.10	268	60.76
Total.....	4,552	113,752	52,546	212	11.54	4.66	248	46.19

† Col. 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months.

‡ Col. 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months.

*1931, 1932 and 1933 experience includes fleet-rated cars. The 1933 experience is reduced to an earned basis.

TABLE 13
BUREAU AND NON-BUREAU COMPANIES COMBINED
 PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1930, 1931, 1932 and Incomplete 1933 (18 Months)
COMMERCIAL CARS—FIRE
 ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9) %
1930.....	13,474	\$87,462	\$90,098	367	\$6.69	2.72	\$246	103.01
1931*.....	25,180	188,599	123,180	528	4.89	2.10	233	65.31
1932*.....	23,194	176,425	114,239	486	4.93	2.10	235	64.75
1933*.....	20,081	139,200	66,421	390	3.31	1.94	170	47.72
Total.....	81,929	591,686	393,938	1,771	4.81	2.16	222	66.58

ONTARIO RATING TERRITORIES A, B AND D (ONTARIO EXCLUDING NORTHERN ONTARIO)

1930.....	13,303	\$85,528	\$89,689	363	\$6.74	2.73%	\$247	104.87%
1931*.....	24,881	184,304	121,019	519	4.86	2.09	233	65.66
1932*.....	22,859	171,891	111,122	479	4.86	2.10	232	64.65
1933*.....	19,765	135,088	59,947	379	3.03	1.92	158	44.38
Total.....	80,808	576,811	381,777	1,740	4.72	2.15	219	66.19

ONTARIO RATING TERRITORY C (NORTHERN ONTARIO)

1930.....	171	\$1,934	\$409	4	\$2.39	2.34%	\$102	21.15%
1931*.....	299	4,295	2,161	9	7.23	3.01	240	50.31
1932*.....	335	4,534	3,117	7	9.30	2.09	445	68.75
1933*.....	316	4,112	6,474	11	20.49	3.48	589	157.44
Total.....	1,121	14,875	12,161	31	10.85	2.77	392	81.75

TABLE 14
BUREAU AND NON-BUREAU COMPANIES COMBINED
 PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1930, 1931, 1932 and Incomplete 1933 (18 Months)
COMMERCIAL CARS—THEFT
 ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1930.....	8,946	\$24,464	\$9,309	189	\$1.04	2.11%	\$49	38.05%
1931*.....	15,181	30,344	9,248	228	0.61	1.50	41	30.48
1932*.....	13,936	24,033	10,633	230	.76	1.65	46	44.24
1933*.....	12,037	20,142	10,213	249	.85	2.07	41	50.70
Total.....	50,100	98,983	39,403	896	.79	1.79	44	39.81

ONTARIO RATING TERRITORY A (TORONTO, HAMILTON, WINDSOR)

1930.....	3,497	\$9,070	\$6,259	116	\$1.79	3.32%	\$54	69.01%
1931*.....	7,033	13,448	5,590	142	0.79	2.02	39	41.57
1932*.....	6,244	10,197	5,855	134	.94	2.15	44	57.42
1933*.....	5,149	7,753	6,900	157	1.34	3.05	41	89.00
Total.....	21,923	40,468	24,604	549	1.12	2.50	45	60.80

ONTARIO RATING TERRITORIES B, C AND D (REMAINDER OF PROVINCE)

1930.....	5,449	\$15,394	\$3,050	73	\$0.56	1.34%	\$42	19.81%
1931*.....	8,148	16,896	3,658	86	.45	1.06	43	21.65
1932*.....	7,692	13,836	4,778	96	.62	1.25	50	34.53
1933*.....	6,888	12,389	3,313	92	.48	1.34	36	26.74
Total.....	28,177	58,515	14,799	347	.53	1.23	43	25.29

†Col. 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months.

‡Col. 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months.

*1931, 1932 and 1933 experience includes fleet-rated cars. The 1933 experience is reduced to an earned basis.

TABLE 15
BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss Ratio Data—Policy Years 1930, 1931, 1932 and Incomplete 1933 (18 Months)

**FLEETS—Private Passenger, Commercial
and Public Automobiles
All Coverages Combined**

ALL ONTARIO TERRITORIES COMBINED

Policy Years	Earned Premiums	Indicated Incurred Losses	Indicated Loss Ratio
1930	\$1,380,062	\$681,968	49.42%
1931	1,242,792	591,980	47.63
1932	1,146,218	598,936	52.25
1933	954,009	491,301	51.50
Total	4,723,081	2,364,185	50.06

**Public Vehicles—Taxicabs and Jitneys
All Coverages Combined**

ALL ONTARIO TERRITORIES COMBINED

Policy Years	Earned Premiums	Indicated Incurred Losses	Indicated Loss Ratio
1930	\$23,373	\$12,557	53.72%
1931*	20,172	17,036	84.45
1932*	20,184	8,665	42.93
1933*	8,478	5,073	59.84
Total	72,207	43,331	60.01

**Public Vehicles—Busses—All Coverages
Combined**

ALL ONTARIO TERRITORIES COMBINED

Policy Years	Earned Premiums	Indicated Incurred Losses	Indicated Loss Ratio
1930	\$43,789	\$14,468	33.04%
1931*	146,014	52,769	36.14
1932*	111,685	30,991	27.75
1933*	87,795	45,738	52.10
Total	389,283	143,966	36.98

**Public Vehicles—(exc. Taxicabs, Jitneys and Busses)
All Coverages Combined**

ALL ONTARIO TERRITORIES COMBINED

Policy Years	Earned Premiums	Indicated Incurred Losses	Indicated Loss Ratio
1930	\$44,751	\$17,252	38.55%
1931*	54,138	25,097	46.36
1932*	59,996	46,540	77.57
1933*	62,058	32,833	52.91
Total	220,943	121,722	55.09

*1931, 1932 and 1933 experience includes fleet-rated cars.

TABLE 16
BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss Ratio Data—Policy Years 1930, 1931, 1932 and Incomplete 1933 (18 Months)

**Garages, Auto Dealers and Manufacturers—
Public Liability
Property Damage } Combined
Collision**

ALL ONTARIO TERRITORIES COMBINED

Policy Years	Earned Premiums	Indicated Incurred Losses	Indicated Loss Ratio
1930	\$171,502	\$77,150	44.98%
1931*	153,873	71,140	46.23
1932*	136,182	60,452	44.39
1933*	107,579	89,763	83.44
Total	569,136	298,505	52.45

**Garages, Auto Dealers and Manufacturers—
Fire } Combined
Theft }**

ALL ONTARIO TERRITORIES COMBINED

Policy Years	Earned Premiums	Indicated Incurred Losses	Indicated Loss Ratio
1930	\$121,742	\$46,487	38.18%
1931*	63,145	14,904	23.60
1932*	45,829	6,828	14.90
1933*	32,483	9,337	28.74
Total	263,199	77,556	29.47

*1931, 1932 and 1933 experience includes fleet-rated cars.

TABLE 17

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932 and Incomplete 1933 (18 Months)

Motor Cycles (Including Fleets)

Public Liability				Fire			
Policy Years	Earned Premiums	Indicated Incurred Losses	Indicated Loss Ratio	Policy Years	Earned Premiums	Indicated Incurred Losses	Indicated Loss Ratio
1931.....	\$5,065	\$1,803	35.60%	1931.....	\$1,072	\$318	29.66%
1932.....	5,628	2,712	48.19	1932.....	1,083	17	1.57
1933.....	4,478	2,773	61.92	1933.....	642	84	13.08
Total.....	15,171	7,288	48.04	Total.....	2,797	419	14.98

Property Damage				Theft			
Policy Years	Earned Premiums	Indicated Incurred Losses	Indicated Loss Ratio	Policy Years	Earned Premiums	Indicated Incurred Losses	Indicated Loss Ratio
1931.....	\$3,080	\$883	28.67%	1931.....	\$772	\$8	1.04%
1932.....	3,513	565	16.08	1932.....	893	5	.56
1933.....	3,010	639	21.23	1933.....	520	226	43.46
Total.....	9,603	2,087	21.73	Total.....	2,185	239	10.94

Collision				All Coverages Combined			
Policy Years	Earned Premiums	Indicated Incurred Losses	Indicated Loss Ratio	Policy Years	Earned Premiums	Indicated Incurred Losses	Indicated Loss Ratio
1931.....	\$849	\$564	66.43%	1931.....	\$10,838	\$3,576	33.00%
1932.....	1,148	277	24.13	1932.....	12,265	3,576	29.16
1933.....	804	151	18.78	1933.....	9,454	3,873	40.97
Total.....	2,801	992	35.42	Total.....	32,557	11,025	33.86

APPENDIX IX

REPRESENTATIVE AUTOMOBILE INSURANCE PREMIUM RATES FOR PRIVATE PASSENGER CARS
 PROMULGATED BY THE CANADIAN AUTOMOBILE UNDERWRITERS' ASSOCIATION
 COVERING THE PERIOD FROM APRIL 1ST, 1928, TO APRIL 1ST, 1934.

PUBLIC LIABILITY AND PROPERTY DAMAGE INSURANCE RATES

EFFECTIVE APRIL 1ST, 1928, TO FEBRUARY 1ST, 1929

	Public Liability (Standard Limits)			Property Damage (Standard Limits)		
	Ford, Chevrolet, Durant (4 cyl.), Essex, Overland	Auburn (6 & 8 cyl.), Buick, Hudson(8), Oldsmobile (8)	Cadillac, Stutz, Pierce- Arrow	Ford, Chevrolet, Durant (4 cyl.), Essex, Overland	Auburn (6 & 8 cyl.), Buick, Hudson(8), Hupmobile Oldsmobile (8)	Cadillac, Stutz, Pierce- Arrow
Toronto, Hamilton and Windsor*.....	\$11 00	\$13 00	\$17 00	\$9 00	\$11 00	\$14 00
Remainder of Province*..	9 00	11 00	14 00	7 00	9 00	12 00

EFFECTIVE FEBRUARY 1ST, 1929, TO FEBRUARY 1ST, 1931

Toronto, Hamilton and Windsor*.....	\$16 00	\$19 00	\$25 00	\$13 00	\$16 00	\$21 00
Remainder of Province*..	13 00	16 00	21 00	10 00	13 00	18 00

EFFECTIVE FEBRUARY 1ST, 1931, TO DECEMBER 1ST, 1932

Toronto, Hamilton and Windsor.....	\$15 00	\$19 00†	\$23 00	\$11 00	\$15 00†	\$19 00
18 Smaller cities and towns.....	11 00	16 00†	18 00	9 00	12 00†	15 00
Remainder of Province..	10 00	14 00†	16 00	8 00	11 00†	13 00

EFFECTIVE DECEMBER 1ST, 1932, TO APRIL 15TH, 1933

Toronto, Hamilton and Windsor†.....	\$17 00	\$22 00†	\$26 00	\$9 00	\$12 00†	\$16 00
18 Smaller cities and towns†.....	13 00	18 00†	21 00	9 00	12 00†	15 00
Northern Ontario†.....	10 00	14 00†	16 00	8 00	11 00†	13 00
Remainder of Province†..	10 00	14 00†	16 00	6 00	8 00†	10 00

1933 AND 1934 PREMIUM RATES (EFFECTIVE APRIL 15TH, 1933)

Toronto, Hamilton and Windsor†.....	\$17 00	\$22 00†	\$26 00	\$9 00	\$12 00	\$16 00
18 Smaller cities and towns†.....	13 00	18 00†	21 00	9 00	12 00	15 00
Northern Ontario†.....	10 00	14 00†	16 00	8 00	11 00	13 00
Remainder of Province†..	10 00	14 00†	16 00	6 00	8 00	10 00

†Deduct from the combined 1933 Public Liability and Property Damage Rates 10 per cent. for "no claims bonus" allowed for 12 months accident free record. After April 15th, 1933, the "no claims bonus" was changed to 10 per cent. discount for 12 months accident free record, 15 per cent. discount for 24 months accident free record and 20 per cent. for 36 months accident free record.

*During 1928, 1929 and 1930 insurers permitted a discount from the above rates of 10 per cent. when all five forms of coverage were insured under one policy, viz.; Public Liability, Property Damage, Collision, Fire and Theft. If three coverages were insured under the one policy, viz.: Public Liability, Property Damage and Collision, a discount of 5 per cent. was allowed.

†In the 1932-1934 premium rates for Public Liability and Property Damage the 6-cylinder Oldsmobile is rated the same as Ford, Chevrolet.

COLLISION INSURANCE RATES

EFFECTIVE APRIL 1ST, 1928, TO FEBRUARY 1ST, 1929
ON CHEVROLET AND FORD CARS

Toronto, Hamilton and Windsor*				Remainder of Province*			
Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible
\$81 00	\$37 00	\$24 00	\$13 00	\$54 00	\$24 00	\$17 00	\$12 00

EFFECTIVE FEBRUARY 1ST, 1929, TO FEBRUARY 1ST, 1931
ON CHEVROLET, FORD AND PLYMOUTH CARS

Toronto, Hamilton and Windsor*				Remainder of Province*			
Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible
\$101 00	\$46 00	\$30 00	\$16 00	\$67 00	\$30 00	\$21 00	\$15 00

EFFECTIVE FEBRUARY 1ST, 1931, TO DECEMBER 1ST, 1932
ON CHEVROLET, FORD AND PLYMOUTH CARS

Toronto, Hamilton and Windsor				Remainder of Province			
Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible
\$87 00	\$39 00	\$26 00	\$14 00	\$57 00	\$26 00	\$18 00	\$13 00

EFFECTIVE DECEMBER 1ST, 1932, TO APRIL 15TH, 1933
ON CHEVROLET, FORD AND PLYMOUTH CARS

Toronto, Hamilton and Windsor				18 Smaller Cities and Towns and Northern Ontario				Remainder of Province			
Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible
\$87 00	\$39 00	\$26 00	\$14 00	\$57 00	\$26 00	\$18 00	\$13 00	\$46 00	\$21 00	\$14 00	\$10 00

1933 AND 1934 PREMIUM RATES (EFFECTIVE APRIL 15TH, 1933)
ON CHEVROLET, FORD AND PLYMOUTH CARS

Toronto, Hamilton and Windsor				18 Smaller Cities and Towns				Northern Ontario				Remainder of Province			
Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible
\$87	\$35.10	\$20.80	\$9.80	\$57	\$23.40	\$14.40	\$9.10	\$57.00	\$26.00	\$18.00	\$13.00	\$46.00	\$18.90	\$11.20	\$7.00

*During 1928, 1929 and 1930 insurers permitted a discount from the above rates of 10 per cent. when all five forms of coverage were insured under one policy, viz.: Public Liability, Property Damage, Collision, Fire and Theft. If three coverages were insured under the one policy, viz.: Public Liability, Property Damage and Collision, a discount of 5 per cent. was allowed.

AUTOMOBILE FIRE INSURANCE RATES

EFFECTIVE APRIL 1ST, 1928, TO FEBRUARY 1ST, 1931

(1) ON FORD CARS

Toronto, Hamilton and Windsor*		Northern Ontario*		Remainder of Province*	
Open Models	Closed Models	Open Models	Closed Models	Open Models	Closed Models
\$2 20	\$3 05	\$6 70	\$9 10	\$2 20	\$3 05

(2) ON CHEVROLET CARS

\$3 05	\$3 45	\$9 10	\$10 30	\$3 05	\$3 45
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EFFECTIVE FEBRUARY 1ST, 1931, TO JANUARY 20TH, 1932

(1) ON FORD CARS

\$2 10	\$2 90	\$4 35	\$5 95	\$2 10	\$2 90
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(2) ON CHEVROLET CARS

\$2 90	\$3 25	\$5 95	\$6 70	\$2 90	\$3 25
--------	--------	--------	--------	--------	--------

EFFECTIVE JANUARY 20TH, 1932, TO APRIL 15TH, 1933

(1) ON FORD CARS (4 CYLINDER)

\$2 10	\$2 90	\$4 35	\$5 95	\$2 10	\$2 90
--------	--------	--------	--------	--------	--------

(2) ON FORD CARS (8 CYLINDER)

\$2 90	\$3 25	\$5 95	\$6 70	\$2 90	\$3 25
--------	--------	--------	--------	--------	--------

(3) ON CHEVROLET CARS (1931 AND EARLIER 4 AND 6-CYLINDER MODELS)

\$2 90	\$3 25	\$5 95	\$6 70	\$2 90	\$3 25
--------	--------	--------	--------	--------	--------

(4) ON CHEVROLET CARS (1932 MODELS)

\$3 25	\$3 65	\$6 70	\$7 50	\$3 25	\$3 65
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1933 AND 1934 PREMIUM RATES EFFECTIVE APRIL 15TH, 1933

(1) ON FORD CARS (4 CYLINDER)

\$1 80	\$2 45	\$4 35	\$5 95	\$1 80	\$2 45
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(2) ON FORD CARS (8 CYLINDER)

\$2 45	\$2 75	\$5 95	\$6 70	\$2 45	\$2 75
--------	--------	--------	--------	--------	--------

(3) ON CHEVROLET (1932 MODELS)

\$2 75	\$3 10	\$6 70	\$7 50	\$2 75	\$3 10
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(4) ON CHEVROLET (1933 AND 1934 STANDARD MODEL)

\$2 45	\$2 45	\$5 95	\$5 95	\$2 45	\$2 45
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(5) ON CHEVROLET (1933 AND 1934 MASTER MODEL)

\$2 75	\$3 10	\$6 70	\$7 50	\$2 75	\$3 10
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*During 1928, 1929 and 1930 insurers permitted a discount from the above rates of 10 per cent. when all five forms of coverage were insured under one policy, viz.: Public Liability, Property Damage, Collision, Fire and Theft. If three coverages were insured under the one policy, viz.: Public Liability, Property Damage and Collision, a discount of 5 per cent. was allowed.

AUTOMOBILE THEFT (FULL COVERAGE) INSURANCE RATES

EFFECTIVE APRIL 1ST, 1928, TO FEBRUARY 1ST, 1931

(1) ON FORD AND CHEVROLET CARS

Toronto, Hamilton and Windsor*			Remainder of Province*		
Ford			Ford		
Open		Closed	Open		Closed
\$2 70		\$3 70	\$1 75		\$2 35
Chevrolet			Chevrolet		
\$3 70		\$4 15	\$2 35		\$2 65

FEBRUARY 1ST, 1931, TO DECEMBER 1ST, 1932

Toronto, Hamilton and Windsor			Remainder of Province		
Ford (4 cylinder)			Ford (4 cylinder)		
Open		Closed	Open		Closed
\$1 95		\$2 70	\$1 70		\$2 30
Chevrolet (1931 and Earlier)			Chevrolet (1931 and Earlier)		
\$2 70		\$3 05	\$2 30		\$2 60
Ford (V8)			Ford (V8)		
\$2 70		\$3 05	\$2 30		\$2 60
Chevrolet (1932)			Chevrolet (1932)		
\$3 05		\$3 40	\$2 60		\$2 95

DECEMBER 1ST, 1932, TO APRIL 15TH, 1933

Toronto, Hamilton and Windsor		Northern Ontario		Remainder of Province	
Ford (4 cyl.)		Ford (4 cyl.)		Ford (4 cyl.)	
Open	Closed	Open	Closed	Open	Closed
\$1 60	\$2 15	\$1 70	\$2 30	\$1 35	\$1 85
Ford (V8)		Ford (V8)		Ford (V8)	
\$2 15	\$2 45	\$2 30	\$2 60	\$1 85	\$2 10
Chevrolet (1931 and Earlier)		Chevrolet (1931 and Earlier)		Chevrolet (1931 and earlier)	
\$2 15	\$2 45	\$2 30	\$2 60	\$1 85	\$2 10
Chevrolet (1932)		Chevrolet (1932)		Chevrolet (1932)	
\$2 45	\$2 70	\$2 60	\$2 95	\$2 10	\$2 35

1933 PREMIUM RATES EFFECTIVE APRIL 15TH, 1933

Ford (4 Cyl.)		Ford (4 Cyl.)		Ford (4 Cyl.)	
\$1 35	\$1 85	\$1 70	\$2 30	\$1 15	\$1 55
Ford (V8)		Ford (V8)		Ford (V8)	
\$1 85	\$2 05	\$2 30	\$2 60	\$1 55	\$1 80
Chevrolet (1932)		Chevrolet (1932)		Chevrolet (1932)	
\$2 05	\$2 30	\$2 60	\$2 95	\$1 80	\$2 00
Chevrolet 1933-4 (Standard)		Chevrolet 1933-4 (Standard)		Chevrolet 1933-4 (Standard)	
\$1 85	\$1 85	\$2 30	\$2 30	\$1 55	\$1 55
1933-4 Chevrolet (Master)		1933-4 Chevrolet (Master)		1933-4 Chevrolet (Master)	
\$2 05	\$2 30	\$2 60	\$2 95	\$1 80	\$2 00

*During 1928, 1929 and 1930 insurers permitted a discount from the above rates of 10 per cent. when all five forms of coverage were insured under one policy, viz.: Public Liability, Property Damage, Collision, Fire and Theft. If three coverages were insured under the one policy, viz.: Public Liability, Property Damage and Collision, a discount of 5 per cent. was allowed

APPENDIX X

UNDERWRITERS' AGENCIES

The following insurers have been licensed to issue policies through the underwriters' agencies noted after their respective names:

Company	Agency
Employers' Liability Assurance Corporation, Limited.....	Britannic Underwriters' Agency.
Norwich Union Fire Insurance Society, Limited.....	British and Canadian Underwriters' Agency.
British Colonial Fire Insurance Company.....	British Underwriters' Agency of America.
Retail Hardware Mutual Fire Insurance Company.....	Canadian Hardware and Implement Underwriters' Agency.
Hardware Dealers' Mutual Fire Insurance Company.....	
Minnesota Implement Mutual Fire Insurance Company.....	Canadian Motor Underwriters' Agency.
Lumbermen's Mutual Casualty Company.....	
Central Manufacturers' Mutual Fire Insurance Company.....	Delaware Underwriters Agency.
Westchester Fire Insurance Company.....	Edinburgh Underwriters' Agency.
Scottish Union and National Insurance Company.....	Home Underwriters Agency.
Home Insurance Company.....	Laurentian Underwriters' Agency.
British Colonial Fire Insurance Company.....	London Underwriters' Agency.
London Assurance.....	Montreal Underwriters' Agency.
Insurance Company of North America.....	Nova Scotia Underwriters' Agency.
Home Insurance Company.....	Protector Underwriters Agency.
Phoenix Insurance Company.....	Rochester Underwriters' Agency.
Great American Insurance Company.....	St. Lawrence Underwriters' Agency.
Western Assurance Company.....	Winnipeg Fire Underwriters' Agency.
Home Insurance Company.....	

APPENDIX XI

INSURANCE BROKERS

List of special insurance brokers licensed to transact business with unlicensed insurers for license term ending 30th June, 1934:

Barton & Ellis, Limited, Toronto.
 Dale & Company, Toronto.
 Irish & Maulson, Limited, Toronto.
 Merry, Martin N., Toronto.
 Mitchell & Ryerson, Toronto.
 Muntz & Beatty, Limited, Toronto.

Osborne & Lange, Limited, Montreal.
 Ring, Charles Edward, Toronto.
 Reed, Shaw & McNaught, Toronto.
 Smith & Walsh, Limited, Toronto.
 Willis Faber & Co., Toronto.

APPENDIX XII

GUARANTEE COMPANIES

List of licensed insurers whose bonds have, by Order-in-Council of the Lieutenant-Governor of Ontario, been authorized for acceptance in lieu of personal or private suretyship prescribed or required by The Guarantee Companies Securities Act, R.S.O. 1927, Chap. 230, or The Judicature Act, R.S.O. 1927, Chap. 88, or of The Public Officers' Act, R.S.O. 1927, Chap. 17, or any other Act of the Province of Ontario, wherein or whereby His Honour-in-Council is empowered to authorize the giving or acceptance of securities or of the personal bonds of sureties:

Alliance Assurance Company.
 American Surety Company of New York.
 British American Assurance Company.
 British Canadian Insurance Company.
 British Empire Assurance Company.
 Canada Security Assurance Company.
 Canada Accident and Fire Assurance Company.
 Canadian General Insurance Company.
 Canadian Indemnity Company.
 Canadian Surety Company.
 Casualty Company of Canada.
 Century Insurance Company, Limited.
 Dominion of Canada General Insurance Company.
 Employers' Liability Assurance Corporation, Limited.
 Fidelity and Casualty Company of New York.
 Fidelity Insurance Company of Canada.
 General Accident Assurance Company of Canada.
 General Casualty Company of Paris.
 Globe Indemnity Company of Canada.
 Guarantee Company of North America.
 The Guardian Insurance Company of Canada, Montreal, Quebec.
 Hartford Accident and Indemnity Company.
 Imperial Guarantee and Accident Insurance Company of Canada.
 Imperial Insurance Office.
 London and Lancashire Guarantee and Accident Company of Canada.
 London Guarantee and Accident Company, Limited.

London and Provincial Marine and General Insurance Company, Limited.
 Maryland Casualty Company.
 Metropolitan Casualty Insurance Company of New York.
 National Surety Corporation.
 North British and Mercantile Insurance Company.
 Northern Assurance Company, Limited.
 Norwich Union Fire Insurance Society Limited.
 Ocean Accident and Guarantee Corporation, Limited.
 Pearl Assurance Company, Limited.
 Phoenix Assurance Company, Limited.
 Pilot Insurance Company.
 Provident Assurance Company.
 Prudential Assurance Company, Limited.
 Railway Passengers' Assurance Company of London, England.
 Royal Exchange Assurance Company.
 Royal Insurance Company.
 Scottish Metropolitan Assurance Company, Limited.
 Sun Insurance Office.
 Toronto General Insurance Company.
 Union Marine and General Insurance Company, Limited.
 United States Fidelity and Guaranty Company.
 Western Assurance Company.
 World Marine and General Insurance Company, Limited.
 Yorkshire Insurance Company.

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